## Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 1 of 94

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

# Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	About Debtor 2 (Spouse	in a Joint Case):
1.	Your full name				
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Courtney First name  Turell  Middle name	First name  Middle name		
	Bring your picture identification to your meeting with the trustee.	Holmes Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr.	III)
2.	All other names you hav	e			
	Include your married or maiden names.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6081			

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 2 of 94 Case number (if known)

Debtor 1 Courtney Turell Holmes

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
١.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
j.	Where you live		If Debtor 2 lives at a different address:
		6605 S. Damen Ave	
		Chicago, IL 60636  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
<b>5.</b>	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Entered 01/30/17 21:57:05 Page 3 of 94 Doc 1 Filed 01/30/17 Desc Main Case 17-02652 Document

Debtor 1 Courtney Turell Holmes

Case number (if known)

Par	Tell the Court About	our B	ankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by 1</i> f page 1 and check the appropriate	1 U.S.C. § 342(b) for Individuals Filing for Bar box.	nkruptcy
	choosing to file under	■ CI	hapter 7				
		□ с	hapter 11				
		□ с	hapter 12				
		□ с	hapter 13				
8.	How you will pay the fee		about how yo	u may pay. Typ attorney is subi	pically, if you are paying the fee you	with the clerk's office in your local court for murself, you may pay with cash, cashier's check lf, your attorney may pay with a credit card or	k, or money
					tallments. If you choose this option is (Official Form 103A).	n, sign and attach the Application for Individua	als to Pay
			ū		,	only if you are filing for Chapter 7. By law, a ju	udge may,
			but is not req applies to you	uired to, waive y ur family size ar	your fee, and may do so only if you nd you are unable to pay the fee in	ir income is less than 150% of the official pove installments). If you choose this option, you m al Form 103B) and file it with your petition.	erty line that
9.	Have you filed for bankruptcy within the	■ No					
	last 8 years?	☐ Ye			14/1		
			District		When		
			District		When		
			District		When	Case number	
10.	Are any bankruptcy	■ No	)				
	cases pending or being filed by a spouse who is	☐ Ye					
	not filing this case with you, or by a business partner, or by an affiliate?						
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ No	Go to I	ine 12.			
		☐ Ye	es. Has yo	ur landlord obta	ained an eviction judgment against	you and do you want to stay in your residence	e?
				No. Go to line	12.		
				Yes. Fill out In bankruptcy per		udgment Against You (Form 101A) and file it v	with this

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main

Document Page 4 of 94 Case number (if known) Debtor 1 **Courtney Turell Holmes** Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes.

## Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

Part 4:

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

	No.
_	

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 5 of 94

Debtor 1 Courtney Turell Holmes

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

## ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

## ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

## ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

## About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

## ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

## ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

## ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

	Case 17-0	J2652	Doc 1 Filed 01/3		7:05 Desc Main		
Deb	tor 1 Courtney Turell H	olmes	Docume	ent Page 6 of 94 Case numbe	(if known)		
Par	6: Answer These Quest	ions for R	Reporting Purposes				
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.		<b>Pusiness debts?</b> Business debts are debts estment or through the operation of the business.			
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you o	owe that are not consumer debts or busines	s debts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter	r 7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and	■ Yes.		Do you estimate that after any exempt propvailable to distribute to unsecured creditors?	erty is excluded and administrative expenses		
	administrative expenses		■ No				
	are paid that funds will be available for distribution to unsecured creditors?		Yes				
18.	How many Creditors do	□ 1-49		□ 1,000-5,000	<b>1</b> 25,001-50,000		
	you estimate that you owe?	<b>50-99</b>	)	☐ 5001-10,000	☐ 50,001-100,000		
		☐ 100-1 ☐ 200-9		□ 10,001-25,000	☐ More than100,000		
19.	How much do you estimate your assets to	□ \$0 - \$		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	be worth?		001 - \$100,000	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
			,001 - \$500,000 ,001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion		
20.	How much do you estimate your liabilities	□ \$0 - \$		☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	to be?	_	001 - \$100,000	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
		_	,001 - \$500,000 ,001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion		
Part	7: Sign Below						
For	you	I have ex	xamined this petition, and I de	clare under penalty of perjury that the inform	nation provided is true and correct.		
				7, I am aware that I may proceed, if eligible, relief available under each chapter, and I ch			
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
		I reques	t relief in accordance with the	chapter of title 11, United States Code, spec	cified in this petition.		
		bankrupt and 357	tcy case can result in fines up	t, concealing property, or obtaining money of to \$250,000, or imprisonment for up to 20 y	r property by fraud in connection with a rears, or both. 18 U.S.C. §§ 152, 1341, 1519		
		Courtn	ey Turell Holmes e of Debtor 1	Signature of Debto	r 2		

Executed on

MM / DD / YYYY

Executed on January 26, 2017 MM / DD / YYYY

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 7 of 94

Debtor 1 Courtney Turell Holmes

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Case number (if known)

/s/ S. M. de Rath, Esq.	Date	January 26, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
S. M. de Rath, Esq.		
Printed name		
Attorney S.M.de Rath, Esq.		
Firm name		
233 S. Wacker Dr, 84th FL		
Chicago, IL 60606		
Number, Street, City, State & ZIP Code		
Contact phone 312-283-8606	Email address	
6206809		
Bar number & State		

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 8 of 94

01/2012

		BANKRUPTCY COURT STRICT OF ILLINOIS
IN R	Courtney Tureli Holmes  Debtor(s)	) Chapter 7 ) Bankruptcy Case No. )
	DECLARATION REGARD PETITION AND ACCOM	ING ELECTRONIC FILING IPANYING DOCUMENTS
	DECLARATION (	OF PETITIONER(S)
A.	[To be completed in all cases]	
attorn	er hereby declare under penalty of perjury the	aned debtor(s), corporate officer, partner, or lat (1) the information I(we) have given my (our) led the petition, statements, schedules, and other led document's are true and correct.
B.	[To be checked and applicable only if the plability entity.]	petition is for a corporation or other limited
	☐ I,, the undersigned have been authorized to file this petition of	ed, further declare under penalty of perjury that I on behalf of the debtor.
	ney Turell Holmes	
LOUIDI	d on Typed Name of Debtor or Representative	Printed or Typed Name of Joint Debtor
Signat	ure of Debtor or Representative	Signature of Joint Debtor
	ry 26, 2017	
Date		Date

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Page 9 of 94 Document

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	· ·
	☐ Chapter 11	
	☐ Chapter 12	•
	☐ Chapter 13	Check if this an amended filing

# Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *foint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in

Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number life known). Any page to the page of t

every question.	and case number (if known). Answer				
Part 7: Sign Below					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.				
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	i understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, 1519				
	Courtney Turell Holmes Courtney Holmes Signature of Debtor 2  Signature of Debtor 1				
· · · · · ·	Executed on January 26, 2017 Executed on MM / DD / YYYYY				

# Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 10 of 94

Debtor 1	Courtney Turell I	Holmes		Case numi	ber (if known)		
Part 6:	Answer These Ques	tions for F	Reporting Purposes				
	at kind of debts do have?	16a.	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by individual primarily for a personal, family, or household purpose."				
			☐ No. Go to fine 16b.	, , , , , , , , , , , , , , , , , , , ,			
			Yes. Go to line 17.				
		16b.	Are your debts primarily money for a business or in-	business debts? Business debts are debt vestment or through the operation of the bu	s that you incurred to obtain siness or investment.		
			☐ No. Go to line 16c.				
			Yes. Go to line 17.				
		16c.	State the type of debts you	owe that are not consumer debts or busine	ess debts		
	you filing under pter 7?	□ No.	I am not filing under Chapte	er 7. Go to line 18.			
afte prop adm	you estimate that r any exempt perty is excluded and inistrative expenses	are paid that funds will be available to distribute to unsecured creditors?		perty is excluded and administrative expens ?			
be a disti	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes				
18. How	How many Creditors do ☐ 1-49		- A Manual Control of the Control of	□ 1,000-5,000	Погоди со дос		
you owe	estimate that you ?	<b>50-99</b>		☐ 5001-10,000	□ 25,001-50,000 □ 50,001-100,000		
		☐ 100-19 ☐ 200-99		☐ 10,001-25,000	☐ More than 100,000		
9. How	much do you nate your assets to	□ \$0 - \$8		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
be w	orth?	_	1 - \$100,000	☐ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion		
			101 - \$500,000 101 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
0. How estin		□ \$0 - \$5		☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
to be			01 - \$100,000 01 - \$500,000	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion		
			01 - \$300,000 01 - \$1 million	☐ \$100,000,001 - \$100 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
rt 7:	Sign Below						
r you		I have exa	mined this petition, and I dec	lare under penalty of perjury that the inform	nation provided is true and correct		
		If I have cl	nosen to file under Chapter 7	, I am aware that I may proceed, if eligible, elief available under each chapter, and I ch	tendos Chautau 7. 44.40 40 40		
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
		Courtney	Turell Holmes Turell Holmes Toucher Toucher	y Holn (Jan 29, 2017) Signature of Debtor	2		
		Executed o	January 26, 2017 MM / DD / YYYY	Executed on MM /	/ DD / YYYY		

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main

Document Page 11 of 94 Fill in this information to identify your case: Debtor 1 **Courtney Turell Holmes** First Name Middle Name Last Name Debtor 2 First Name Middle Name (Spouse if, filing) Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	t 1: Summarize Your Assets		
		Your a	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	292,264.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	292,264.00
Pa	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	15,355.60
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	179,717.09
	Your total liabilities	\$	195,072.69
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	624.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,053.00
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal,	family, or

the court with your other schedules.

Official Form 106Sum

Summary of You

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

Entered 01/30/17 21:57:05 Case 17-02652 Doc 1 Filed 01/30/17 Desc Main Document

Page 12 of 94 Case number (if known) Debtor 1 Courtney Turell Holmes

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	١.	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$	0.00
		1 '	

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Port A on Cohodula E/E compthe followings	Total o	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	135,061.18
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	135,061.18

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main

				ocument	Page 13 of 94			
Fill in	this info	mation to identify you	ır case and this fil	ling:				
Debto	or 1	Courtney Turell	Holmes					
		First Name	Middle Name	e	Last Name			
Debto (Spouse	or 2 e, if filing)	First Name	Middle Name	<u> </u>	Last Name			
United	d States B	ankruptcy Court for the	: NORTHERN DI	STRICT OF ILL	INOIS			
	number	, ,					_	Objects to the factor
Case	TIGITIDE							Check if this is an amended filing
Offic	cial Fo	orm 106A/B						
		le A/B: Pro	nertv					12/15
				set only once. If	f an asset fits in more than o	one category, list the asset	t in the	
think it	fits best.	Be as complete and accurre space is needed, attac	rate as possible. If t	two married peop	ole are filing together, both a the top of any additional page	are equally responsible for	supply	ing correct
Part 1	Describe	e Each Residence, Buildi	ng, Land, or Other R	leal Estate You C	own or Have an Interest In			
1. Do y	ou own or	have any legal or equita	ble interest in any re	sidence, buildin	g, land, or similar property?	,		
	lo. Go to Pa	art 2						
_		is the property?						
Dort 2	Deceribe	. Vaur Vahialaa						
Part 2	Describe	Your Vehicles						
					whether they are regist		vehicl	es you own that
someo	ne else dr	ives. If you lease a veh	icle, also report it o	n Schedule G:	Executory Contracts and U	Unexpired Leases.		
3. Car	rs, vans, t	rucks, tractors, sport	utility vehicles, m	otorcycles				
_				·				
	<b>1</b> 0							
■ Y	es/es							
0.4		nissan				Do not deduct secured	d claims	or exemptions. Put
3.1	Make:	sentra			the property? Check one	the amount of any sec	ured cla	ims on Schedule D:
	Model: Year:	2014		tor 1 only		Creditors Who Have C		
				tor 2 only tor 1 and Debtor 2	2 only	Current value of the entire property?		urrent value of the ortion you own?
	Other info			east one of the del	•	cimio proporty:	,	
	Vehicle:	2014 Nissan Sentra						
	mileage	44800		eck if this is comr	munity property	\$8,714.00	) 	\$8,714.00
			(000					
4 18/-		:	ATVo and other w		-i-l4bbi-l	. d		
					nicles, other vehicles, an snowmobiles, motorcycle a			
LXu	mpico. Bo	ato, trancro, motoro, per	oonar wateroran, n	orming vectoria, e	mowinobiles, motorcycle c	30000001100		
	No							
	′es							
						_		
5 <b>Ad</b>	ld the doll	ar value of the portion	n you own for all o	of your entries	from Part 2, including ar	ny entries for		<b>CO 74.4.00</b>
.pa	ges you h	ave attached for Part	2. Write that numl	ber here		=> _		\$8,714.00
	<b>-</b> .							
		Your Personal and Hou		any of the falls	wing itoms?		C	ont value of the
ро ус	ou own or	have any legal or equ	iitabie interest in a	any of the follo	wing items?			ent value of the ion you own?
								ot deduct secured
							clain	ns or exemptions.

6. **Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

		Case 17-0	02652	Doc 1	Filed 01/30/17 Document	Entered 01/30/17 21:5	7:05	Desc Main
De	ebtor 1	Courtney Tu	ırell Holme	S	Document	Page 14 of 94  Case number	(if known)	
	Yes.	Describe						
			Househo	old: furnitu	ıre		]	\$1,200.00
7.	Electron Example	es: Televisions a				oment; computers, printers, scanners	s; music c	ollections; electronic devices
	□ No	including cell	pnones, car	neras, medi	a players, games			
	Yes.	Describe						
			Electron	ics: laptop	o, tv, ps3		]	\$450.00
В.						oks, pictures, or other art objects; sta	amp, coin,	or baseball card collections;
	□ No	other collection	ons, memora	abilia, collect	tibles			
	Yes.	Describe						
						including but not limited to:	1	
						c. located at debtor's ximately under \$500,		\$500.00
					•••		1	
9.		ent for sports a		arcise and o	ther hobby equipment:	bicycles, pool tables, golf clubs, skis	· canoes ·	and kayake: carpentry toole:
		musical instri		roise, and e	arier needy equipment,	bioyoloo, poor tableo, goli olabo, ollo	, одглосо (	and Rayako, sarporkry tools,
	□ No ■ Yes.	Describe						
			Dahtar	iaa babbi		nt including but not limited	1	
			to bike, s	sports equ	ipment, balls, came	nt, including but not limited era, located at debtor's		<b>*</b> 050.00
			residenc	e, total es	timated FMV appro	ximately under \$250.		\$250.00
10.	Firearm	ns						
	_ ′	oles: Pistols, rifles	s, shotguns,	ammunition	, and related equipmen	t		
	■ No □ Yes.	Describe						
11.	Clothes	s						
	Examp  ☐ No	oles: Everyday cl	othes, furs, le	eather coats	s, designer wear, shoes	, accessories		
		Describe						
			Clothes:	clothes			1	\$350.00
							•	
12.	Jewelry		welry costur	me iewelry (	engagement rings, wed	ding rings, heirloom jewelry, watches	s nems n	ıold silver
	□ No		wony, ooota	no jourony, c	ongagomont inigo, woa	anig inigo, nombom jowomy, wateriot	, gomo, g	ora, orivor
	Yes.	Describe						
			Jewelry:				]	\$200.00
13.		rm animals bles: Dogs, cats,	birds, horses	}				
	■ No	Describe						
			46.		and a second second second	and the state of t	-12:	
14.	Any oth  ■ No	ner personal an	a nousehol	a items you	ı dıd not already list, i	ncluding any health aids you did r	iot iist	
	<b>-</b> No							

Official Form 106A/B Schedule A/B: Property page 2

Debtor 1	Case 17-02052 DOC 1  Courtney Turell Holmes	Document	Page 15 of	f 94 Case number (if known)	Desc Main
	es. Give specific information			Case names (without	
	ld the dollar value of all of your entries fr Part 3. Write that number here			ges you have attached	\$2,950.00
Part 4:	Describe Your Financial Assets			_	
Do you	own or have any legal or equitable interes	est in any of the follow	wing?		Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	amples: Money you have in your wallet, in your	•		and when you file your petitio	n
				Debtor's cash & coins on hand in cookie jar/under mattress, etc. for emergencies, snow days, etc, located at debtor's residence, current estimated FMV not over \$100 at a time.	\$100.00
Exa _	osits of money amples: Checking, savings, or other financia institutions. If you have multiple acc			in credit unions, brokerage h	ouses, and other similar
□ No ■ Ye	o es	Institution	name:		
	17.1.	Savings	Account		\$100.00
	17.2.	Checking	g Account: tcf k	pank	\$0.00
	17.3.	Savings credit ur		hcare associates	\$400.00
Exa ■ No	·	ith brokerage firms, mo	oney market accou	nts	
9. <b>Non</b> - join	Institution or is separately traded stock and interests in in the traded stock and interests in the traded sto		corporated busine	esses, including an interest	in an LLC, partnership, and
■ No	o es. Give specific information about them Name of entity:			% of ownership:	

Official Form 106A/B Schedule A/B: Property page 3

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Page 16 of 94

Case number (if known) Document Debtor 1 **Courtney Turell Holmes** 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ Yes. Give specific information.....

## 30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

☐ Yes. Give specific information..

		Case 17-026	_		Filed 01/30/17 Document	Entered 01/30/17 21:57:05 Page 17 of 94 Case number (if known)	Desc Main
De	ebtor 1	Courtney Turell	Holm	es		Case number (if known)	
31.		ts in insurance policoles: Health, disability,		insurance;	health savings account (	(HSA); credit, homeowner's, or renter's insurar	nce
		Name the insurance of	compai	ny of each r	policy and list its value.		
				pany name:		Beneficiary:	Surrender or refund value:
			Insu	rance: 30	year Term life		\$250,000.00
			Insu	rance: ren	ter's insurance		\$30,000.00
	If you a someo	are the beneficiary of a	a living		n someone who has die ct proceeds from a life ir	ed nsurance policy, or are currently entitled to reco	eive property because
	☐ Yes.	Give specific informa	ition				
	Examp ■ No		yment		you have filed a lawsunsurance claims, or right	uit or made a demand for payment s to sue	
34.	■ No	contingent and unliq Describe each claim.		ed claims of	f every nature, includin	ng counterclaims of the debtor and rights to	set off claims
35.	Any fin	ancial assets you di	id not	already list	:		
	■ No	•					
	☐ Yes.	Give specific informa	ition				
36						ny entries for pages you have attached	\$280,600.00
Pa	art 5: Des	scribe Any Rusiness-Re	elated l	Property You	ı Own or Have an Interest	In. List any real estate in Part 1.	
1 6	iit 5. De.	scribe Arry Dusiness-Itt	ciateu i	Troperty rot	own or mave an interest	III. List any real estate in rait 1.	
			or equit	able interest	in any business-related p	property?	
	No. Go	to Part 6. So to line 38.					
	⊔ Yes. G	50 to line 38.					
Pa		scribe Any Farm- and C ou own or have an intere			-Related Property You Ow in Part 1.	n or Have an Interest In.	
46.	_ `	-	gal or	equitable ii	nterest in any farm- or	commercial fishing-related property?	
		Go to Part 7.					
		. Go to line 47.					
Pa	art 7:	Describe All Property	/ You O	own or Have	an Interest in That You Di	d Not List Above	
53.		have other property bles: Season tickets, c			did not already list? ership		
	■ No		7	2	•		
	☐ Yes.	Give specific informat	ion				

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here ......

\$0.00

Entered 01/30/17 21:57:05 Desc Main Case 17-02652 Doc 1 Filed 01/30/17

Page 18 of 94

Case number (if known) Document Debtor 1 **Courtney Turell Holmes** 

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$8,714.00		
57.	Part 3: Total personal and household items, line 15	\$2,950.00		
58.	Part 4: Total financial assets, line 36	\$280,600.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$292,264.00	Copy personal property total	\$292,264.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$292,264.00

Official Form 106A/B Schedule A/B: Property page 6 Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main

# Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	/ the Pro	perty Yοι	ı Claim a	s Exempt
---------	----------	-----------	-----------	-----------	----------

Which set of exemptions are yo	u claiming?	Check one only	, even if	your spouse i	s filing with	you.
	Which set of exemptions are yo	Which set of exemptions are you claiming?	Which set of exemptions are you claiming? Check one only	Which set of exemptions are you claiming? Check one only, even it	Which set of exemptions are you claiming? Check one only, even if your spouse is	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

,, , ,,	•	• ′		
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che		
Household: furniture Line from Schedule A/B: 6.1	\$1,200.00		\$1,200.00	735 ILCS 5/12-1001(b)
Ellie Holli Genedale 742. G.1			100% of fair market value, up to any applicable statutory limit	
Electronics: laptop, tv, ps3 Line from Schedule A/B: 7.1	\$450.00		\$450.00	735 ILCS 5/12-1001(b)
Ellie Holli Genedale 742. 1.1			100% of fair market value, up to any applicable statutory limit	
Debtor's knicknacks, odds and ends, including but not limited to: picture,	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
decor, books, collectables, etc. located at debtor's residence, total estimated FMV approximately under \$500,			100% of fair market value, up to any applicable statutory limit	
Debtor misc hobby & sports	\$250.00		\$250.00	735 ILCS 5/12-1001(b)
equipment, including but not limited to bike, sports equipment, balls, camera, located at debtor's residence, total estimated FMV approximately under \$250.			100% of fair market value, up to any applicable statutory limit	

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 20 of 94 Case number (if known)

	Courtiney Further From Tronings				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own		ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Clothes: clothes Line from Schedule A/B: 11.1	\$350.00		\$350.00	735 ILCS 5/12-1001(a)
	Line nom <i>Schedule A/D</i> . 1111			100% of fair market value, up to any applicable statutory limit	
	Jewelry: Line from Schedule A/B: 12.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
	Zine nom esticate 702. 1211			100% of fair market value, up to any applicable statutory limit	
	Debtor's cash & coins on hand in cookie jar/under mattress, etc. for	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	emergencies, snow days, etc, located at debtor's residence, current estimated FMV not over \$100 at a time.  Line from Schedule A/B: 16.1			100% of fair market value, up to any applicable statutory limit	
	Savings Account Line from Schedule A/B: 17.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	Line Irom Scriedule AVB. 17.1			100% of fair market value, up to any applicable statutory limit	
	Checking Account: tcf bank Line from Schedule A/B: 17.2	\$0.00		\$0.00	735 ILCS 5/12-1001(b)
				100% of fair market value, up to any applicable statutory limit	
	Savings Account: Healthcare associates credit union	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 17.3			100% of fair market value, up to any applicable statutory limit	
	Insurance: 30 year Term life Line from Schedule A/B: 31.1	\$250,000.00		\$250,000.00	215 ILCS 5/238
	Ellie Holli ostiodale 702. CTT			100% of fair market value, up to any applicable statutory limit	
	Insurance: renter's insurance Line from Schedule A/B: 31.2	\$30,000.00		\$30,000.00	215 ILCS 5/238
	2.110 110111 081100010 772. <b>0112</b>			100% of fair market value, up to any applicable statutory limit	
3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)  No  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  No  Yes					,

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main

Cas	0 17 02002	Document	Page 2	21 of 94		idiri
Fill in this informa	tion to identify you	ır case:				
Debtor 1	Courtney Turell	Holmes				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bank	ruptcy Court for the	NORTHERN DISTRICT OF IL	LINOIS			
Case number					Charle	if this is an
(ii kilowii)					_	if this is an ded filing
Official Form	106D					
		· Who Have Claims	Socure	nd by Droporty	\ <b>T</b>	40/45
Scriedule D	. Creditors	Who Have Claims	Secure	ed by Property	<u>y</u>	12/15
		If two married people are filing toget out, number the entries, and attach it				
1. Do any creditors ha	ve claims secured by	y your property?				
☐ No. Check th	nis box and submit t	his form to the court with your othe	er schedules.	You have nothing else to	o report on this form.	
Yes. Fill in a	Il of the information	below.		· ·	·	
Part 1: List All S	Secured Claims					
2. List all secured cla	nims. If a creditor has	more than one secured claim. list the cr	editor separate	Column A	Column B	Column C
2. List all secured claims. If a creditor has more than one secured claim, list the creditor s for each claim. If more than one creditor has a particular claim, list the other creditors in Pamuch as possible, list the claims in alphabetical order according to the creditor's name.			rs in Part 2. As		Value of collateral that supports this claim	Unsecured portion If any
2.1 Nissan Moto		Describe the property that secures	the claim:	\$15,355.60	\$8,714.00	\$6,641.60
Creditor's Name		2014 nissan sentra 44800 n	niles			
		Vehicle: 2014 Nissan Sentra	a mileage			
P.O Box 742	2658	As of the date you file, the claim is	1 Ob le - II de - 4			
cincinnati, (	DH	apply.	Check all that			
45274-2658		☐ Contingent				
Number, Street, Ci	ty, State & Zip Code	☐ Unliquidated				
	_	☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as	mortgage or s	secured		
Debtor 2 only		car loan)				
Debtor 1 and Debt	•	Statutory lien (such as tax lien, me	echanic's lien)			
At least one of the		☐ Judgment lien from a lawsuit				
☐ Check if this clair community debt	n relates to a	☐ Other (including a right to offset)				
Date debt was incurr	ed 11/2/2014	Last 4 digits of account nun	nber <u>000</u> 1			
A 1141 - 1-111		No. 10 and 10 an		645.05	F 00	
	-	column A on this page. Write that num		\$15,35		
If this is the last page of your form, add the dollar value totals from all pages.  Write that number here:  \$15,355.60						
Part 2: List Other	rs to Be Notified fo	or a Debt That You Already Listed	d			
trying to collect from	you for a debt you o	e notified about your bankruptcy for we to someone else, list the creditor t you listed in Part 1, list the addition his page.	in Part 1, and	I then list the collection ag	gency here. Similarly, if	you have more
П	, Street, City, State &	. •	On w	hich line in Part 1 did you er	nter the creditor? 2.1	
Nissan Mot	or Acceptanc	•	Oil W	iiio iii i ait i aid you ei	trio oroditor:	
Po Box 660	360		l act	4 digits of account number		

**Dallas, TX 75266** 

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main

			Document	Page 2	2 of 94			
Fill in th	nis information to ider	tify your case:						
Debtor 1	1 Courtney	Turell Holmes						
	First Name		le Name	Last Name				
Debtor 2 (Spouse if,		Midd	le Name	Last Name				
	<b>.</b>							
United S	States Bankruptcy Cour	t for the: NORTHE	ERN DISTRICT OF IL	LINOIS				
Case nu	ımber							
(if known)						☐ Check if this is an		
						amended filing		
Officia	al Form 106E/F							
	dule E/F: Credi	tors Who Hay	e Unsecured	Claims		12/15		
ny exect schedule schedule eft. Attac	utory contracts or unexp G: Executory Contracts D: Creditors Who Have	ired leases that could r and Unexpired Leases Claims Secured by Pro to this page. If you ha	result in a claim. Also I (Official Form 106G). I perty. If more space is	list executory of Do not include needed, copy	Part 2 for creditors with NONPRIOR contracts on Schedule A/B: Propert any creditors with partially secured the Part you need, fill it out, numbe do not file that Part. On the top of a	ty (Official Form 106A/B) and on d claims that are listed in er the entries in the boxes on the		
Part 1:	List All of Your PRI	ORITY Unsecured C	laims					
1. Do a	ny creditors have priorit	y unsecured claims ag	ainst you?					
	lo. Go to Part 2.							
ΠY								
Part 2:	List All of Your NO	NPRIORITY Unsecui	red Claims					
3. Do a	ny creditors have nonpri	ority unsecured claims	s against you?					
	lo. You have nothing to rep	port in this part. Submit the	his form to the court with	your other sche	edules.			
Y	es.							
unse	cured claim, list the creditor one creditor holds a partic	or separately for each cla	aim. For each claim listed	d, identify what t	b holds each claim. If a creditor has r ype of claim it is. Do not list claims alr three nonpriority unsecured claims fil	ready included in Part 1. If more		
						Total claim		
4.1	barclaycard		Last 4 digits of acc	ount number	0811	\$1,587.35		
	Nonpriority Creditor's Nam	е	-		Data On an all I ant Hands			
	p.o box 60517		When was the deb	t incurred?	Date Opened: Last Used: 09/16/2016	ı		
	city of industry, CA		_					
	Number Street City State 2 Who incurred the debt?	•	As of the date you	file, the claim i	is: Check all that apply			
		Check one.	Пол					
	Debtor 1 only		Contingent					
	Debtor 2 only		Unliquidated					
	Debtor 1 and Debtor 2	=	☐ Disputed  Type of NONPRIORITY unsecured claim:					
	At least one of the deb		Student loans					
	☐ Check if this claim is debt	tor a community		ng out of a sena	ration agreement or divorce that you	did not		
	Is the claim subject to of	fset?	report as priority claims					
	No		☐ Debts to pension	or profit-sharin	g plans, and other similar debts			
	☐ Yes		Other. Specify					

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 23 of 94

Debtor 1 Courtney Turell Holmes Case number (if know) 4.2 \$1,587.35 barclaycard Last 4 digits of account number 0811 Nonpriority Creditor's Name Date Opened: Last Used: p.o box 60517 When was the debt incurred? 09/16/2016 city of industry, CA 91716-0517 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 **Barclays Bank Delaware** 0811 Last 4 digits of account number \$1,587.00 Nonpriority Creditor's Name Opened 11/13 Last Active 100 S West St When was the debt incurred? 11/11/16 Wilmington, DE 19801 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card Belden Jewelers/Sterling Jewelers, \$0.00 7129 4.4 Last 4 digits of account number Inc Nonpriority Creditor's Name Attn: Bankruptcy Opened 01/14 Last Active Po Box 1799 When was the debt incurred? 1/13/16 Akron, OH 44309 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main

Page 24 of 94 Document Debtor 1 Courtney Turell Holmes Case number (if know) 4.5 \$1,028.00 Capital One Last 4 digits of account number 8373 Nonpriority Creditor's Name Opened 04/07 Last Active Po Box 30285 When was the debt incurred? 10/27/16 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.6 **Capital One** 6741 Last 4 digits of account number \$719.00 Nonpriority Creditor's Name Opened 04/14 Last Active Po Box 30285 When was the debt incurred? 11/05/16 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4.7 Last 4 digits of account number 8373 \$1.028.27 capital one Nonpriority Creditor's Name **Date Opened: Last Used:** p.o box 6492 11/29/2016 When was the debt incurred? carol stream, IL 60197-6492 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Case 17-02652 Doc 1 Entered 01/30/17 21:57:05 Filed 01/30/17 Desc Main Page 25 of 94 Document Debtor 1 Courtney Turell Holmes Case number (if know) 4.8 \$770.43 capital one Last 4 digits of account number 6741 Nonpriority Creditor's Name Date Opened: Last Used: p.o box 6492 When was the debt incurred? 11/25/2016 carol stream, IL 60197-6492 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.9 capital one Last 4 digits of account number 8373 \$1,028.27 Nonpriority Creditor's Name Date Opened: Last Used: p.o box 6492 When was the debt incurred? 11/29/2016 carol stream, IL 60197-6492 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.1 \$770.43 capital one Last 4 digits of account number 6741 Nonpriority Creditor's Name **Date Opened: Last Used:** p.o box 6492 When was the debt incurred? 11/25/2016 carol stream, IL 60197-6492 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one.

■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 26 of 94 Case number (if know)

Debte	Courtney Turell Holmes		Case number (if know)					
4.1	City of Chicago	Last 4 digits of account number		\$0.00				
	Nonpriority Creditor's Name Department of Revenue, Parking Tick 333 S. State Street	When was the debt incurred?						
	Chicago, IL 60602  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply					
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	Unliquidated						
	Debtor 1 and Debtor 2 only	☐ Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:					
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims						
	No	Debts to pension or profit-sharing	ng plans, and other similar debts					
	Yes	Other. Specify for informa	tion Purposes					
4.1	city of chicago department of finance	Last 4 digits of account number	1682	\$444.00				
	Nonpriority Creditor's Name po box 88292	When was the debt incurred?	When was the debt incurred?					
	chicago, IL 60680-1292  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim						
	Debtor 1 only	☐ Contingent						
	Debtor 2 only							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims						
	■ No	☐ Debts to pension or profit-sharir	ng plans, and other similar debts					
	□Yes	■ Other. Specify PROGRAM	kets. MONTHLY PAYMENT . pLATE # E195924					
4.1	Comenity Bank/Harlem Furniture  Nonpriority Creditor's Name	Last 4 digits of account number	0413	\$3,333.00				
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 8/18/15 Last Active 11/11/16					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply					
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only							
	Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community debt							
	Is the claim subject to offset?	report as priority claims						
	No	Debts to pension or profit-sharing	ng plans, and other similar debts					
	Yes	■ Other. Specify Charge Ac	Other. Specify Charge Account					
		· · ·						

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 27 of 94

Courtney Turell Holmes		Case number (if know)	
Commonwealth Edison	Last 4 digits of account number		\$200.00
Nonpriority Creditor's Name 3 Lincoln Center Attn Bank Dept	When was the debt incurred?		
Oak Brook Terrace, IL 60181  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	,		
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	□ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	and an and athermatical and about	
No	Debts to pension or profit-sharir	ig plans, and other similar debts	
Yes	Other. Specify Utilities		
credit one bank	Last 4 digits of account number	9416	\$1,093.51
Nonpriority Creditor's Name		Date Opened: Last Used:	
p.o box 60500 city of industry, CA 91716-0500	When was the debt incurred?	11/27/2016	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community debt	Student loans		
Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
Yes	Other. Specify		
credit one bank Nonpriority Creditor's Name	Last 4 digits of account number	9416	\$1,093.51
p.o box 60500 city of industry, CA 91716-0500	When was the debt incurred?	Date Opened: Last Used: 11/27/2016	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
■ No	Debts to pension or profit-sharir		
□ Yes	<u> </u>		
<b>□</b> 1€5	Other. Specify		

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 28 of 94

Debtor 1 Courtney Turell Holmes Case number (if know) 4.1 Credit One Bank Na 9416 \$1,155.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 07/14 Last Active Po Box 98873 When was the debt incurred? 10/27/16 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes Department of the Treasury \$0.00 Last 4 digits of account number Nonpriority Creditor's Name **Internal Revenue Service** When was the debt incurred? P.O.Box 7346 Philadelphia, PA 19101-7346 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for Information Purposes ☐ Yes 4.1 **Dept Of Ed/Navient** \$7.697.00 0903 Last 4 digits of account number Nonpriority Creditor's Name Attn: Claims Dept Opened 09/14 Last Active P.O. Box 9635 When was the debt incurred? 12/31/16 Wilkes Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Official Form 106 E/F

Educational

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 29 of 94 Case number (if know)

Debtor	Courtney Turell Holmes		Case number (if know)					
4.2	Dept Of Ed/Navient	Last 4 digits of account number	0903	\$7,338.00				
	Nonpriority Creditor's Name Attn: Claims Dept P.O. Box 9635 Wilkes Barr, PA 18773	When was the debt incurred?	Opened 09/15 Last Active 12/31/16					
	Number Street City State Zlp Code  Who incurred the debt? Check one.	Zlp Code As of the date you file, the claim is: Check all that apply						
	Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ Debtor 1 and Debtor 2 only □ Type of NONPRIORITY unsecured claim:						
	At least one of the debtors and another	Student loans	u ciaiii.					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
	☐ Yes	Other. Specify						
		Educationa	1					
4.2 1	Dept Of Ed/Navient  Nonpriority Creditor's Name	Last 4 digits of account number	0904	\$6,224.00				
	Attn: Claims Dept P.O. Box 9635 Wilkes Barr, PA 18773	When was the debt incurred?	Opened 09/13 Last Active 12/31/16					
	Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply							
	Who incurred the debt? Check one.  ■ Debtor 1 only □ Contingent □ Unliquidated							
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONDDIODITY uncoursed claims						
	☐ Check if this claim is for a community	Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims						
	■ No	Debts to pension or profit-sharing						
	☐ Yes	Other. Specify						
	Educational							
4.2 2	Dept Of Ed/Navient	Last 4 digits of account number	0903	\$5,500.00				
	Nonpriority Creditor's Name Attn: Claims Dept P.O. Box 9635 Wilkes Barr, PA 18773	When was the debt incurred?	Opened 09/15 Last Active 12/31/16					
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply					
	Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only							
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure						
	Check if this claim is for a community debt	<ul> <li>Student loans</li> <li>Obligations arising out of a separeport as priority claims</li> </ul>						
	Is the claim subject to offset?	☐ Debts to pension or profit-sharing plans, and other similar debts						
	☐ Yes	Other. Specify						
		Educationa	 N					

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 30 of 94

Debtor 1 Courtney Turell Holmes Case number (if know) 4.2 **Dept Of Ed/Navient** 0903 \$5,500.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Attn: Claims Dept Opened 09/14 Last Active P.O. Box 9635 When was the debt incurred? 12/31/16 Wilkes Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.2 Dept Of Ed/Navient 0904 \$4,500.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Claims Dept Opened 09/13 Last Active P.O. Box 9635 When was the debt incurred? 12/31/16 Wilkes Barr, PA 18773 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.2 0909 Dept Of Ed/Navient \$3,541.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Claims Dept Opened 09/16 Last Active P.O. Box 9635 When was the debt incurred? 12/31/16 Wilkes Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes ☐ Other. Specify

Educational

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 31\_of 94

Debtor 1 Courtney Turell Holmes Case number (if know) 4.2 **Dept Of Ed/Navient** 0909 \$2,750.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Attn: Claims Dept Opened 09/16 Last Active P.O. Box 9635 When was the debt incurred? 12/31/16 Wilkes Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.2 Dept Of Ed/Navient 0318 \$283.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Claims Dept Opened 03/98 Last Active P.O. Box 9635 When was the debt incurred? 12/31/16 Wilkes Barr, PA 18773 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.2 0108 Dept Of Ed/Navient \$283.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 01/97 Last Active Attn: Claims Dept P.O. Box 9635 When was the debt incurred? 12/31/16 Wilkes Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes ☐ Other. Specify

Educational

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 32 of 94

Debtor 1 Courtney Turell Holmes Case number (if know) 4.2 **Dept Of Ed/Navient** 0609 \$185.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Attn: Claims Dept Opened 06/99 Last Active P.O. Box 9635 When was the debt incurred? 12/31/16 Wilkes Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.3 **Divison of Traffic Safety** \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name **Accident Records Division** When was the debt incurred? 1340 N 9th St Springfield, IL 62766-0001 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 **Equifax Credit Information Services** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? P.O Box 740241 Atlanta, GA 30374-0241 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for notice information purposes only ☐ Yes

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 33 of 94 Case number (if know)

Debtor	1 Courtney Turell Holmes		Case number (if know)				
4.3							
2	Experian News district News	Last 4 digits of account number		\$0.00			
	Nonpriority Creditor's Name Bankruptcy Dept P.O.Box 2002	When was the debt incurred?					
	Allen, TX 75013  Number Street City State Zlp Code	As of the date you file, the claim					
	Who incurred the debt? Check one.	_					
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not				
	No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify for notice i	nformation purposes only				
4.3	Fingerhut Nonpriority Creditor's Name	Last 4 digits of account number	5927	\$0.00			
	6250 Ridgewood Rd St Cloud, MN 56303	When was the debt incurred?	Opened 6/18/12 Last Active 11/16				
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim					
	■ Debtor 1 only	☐ Contingent ☐ Unliquidated					
	Debtor 2 only						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts				
	☐ Yes	Other. Specify Charge Acc	count				
4.3				*			
4	First premier bank Nonpriority Creditor's Name	Last 4 digits of account number	6872	\$373.77			
	p.o box 5529 sioux falls, SD 57117-5529	When was the debt incurred?	Date Opened: Last Used: 11/29/2016				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	■ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans					
	☐ Check if this claim is for a community						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims					
	No	Debts to pension or profit-sharin	o plans, and other similar debts				
	Yes	Other Specify					
	<del></del>	- Uner Specify					

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 34 of 94

or i Col	irtney Turell Holmes		Case number (# kr	now)	
-	remier bank	Last 4 digits of account number	2635		\$330.27
p.o bo	rity Creditor's Name <b>bx 5529</b> falls, SD 57117-5529	When was the debt incurred?	Date Opened: 11/25/2016	Last Used:	
Number	Street City State Zlp Code curred the debt? Check one.	As of the date you file, the claim	is: Check all that appl	ly	
■ Deb	tor 1 only	☐ Contingent			
☐ Deb	tor 2 only	☐ Unliquidated			
☐ Deb	tor 1 and Debtor 2 only	☐ Disputed			
☐ At le	east one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
☐ Che debt	ck if this claim is for a community	☐ Student loans			
	laim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or o	divorce that you did not	
■ No		Debts to pension or profit-sharin	g plans, and other sir	milar debts	
☐ Yes					
first p	remier bank	Last 4 digits of account number	6872		\$373.77
Nonprio	rity Creditor's Name	_			
	ox 5529 falls, SD 57117-5529	When was the debt incurred?	Date Opened: 11/29/2016	Last Used:	
	Street City State Zlp Code curred the debt? Check one.	As of the date you file, the claim	is: Check all that appl	ly	
■ Deb	tor 1 only	☐ Contingent			
☐ Deb	tor 2 only	☐ Unliquidated			
☐ Deb	tor 1 and Debtor 2 only	☐ Disputed			
☐ At le	east one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	ck if this claim is for a community	Student loans			
debt Is the c	laim subject to offset?	☐ Obligations arising out of a separeport as priority claims			
■ No		Debts to pension or profit-sharing	g plans, and other sir	milar debts	
☐ Yes		Other. Specify			
first p	remier bank	Last 4 digits of account number	2635		\$330.27
	rity Creditor's Name				·
	ox 5529 falls, SD 57117-5529	When was the debt incurred?	Date Opened: 11/25/2016	Last Used:	
Number	Street City State Zlp Code curred the debt? Check one.	As of the date you file, the claim	is: Check all that appl	ly	
■ Deb	tor 1 only	☐ Contingent			
	tor 2 only	☐ Unliquidated			
_	tor 1 and Debtor 2 only	☐ Disputed			
	east one of the debtors and another	Type of NONPRIORITY unsecured			
	ck if this claim is for a community	☐ Student loans			
debt	·	Obligations arising out of a sepa			
	laim subject to offset?	report as priority claims  Debts to pension or profit-sharing plans, and other similar debts			
■ No		■ Debts to pension or profit-sharing	g plans, and other sir	nilar debts	
☐ Yes		Other Specify			

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 35 of 94

Debtor 1 Courtney Turell Holmes Case number (if know) 4.3 \$330.00 **Fst Premier** 2635 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 01/08 Last Active 601 S Minneaoplis Ave When was the debt incurred? 11/22/16 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Credit Card Other. Specify 4.3 **Fst Premier** 6872 \$325.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 04/06 Last Active 601 S Minneapplis Ave When was the debt incurred? 11/04/16 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4.4 **Genesis Bankcard Srvs** 2564 \$75.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 11/16 Last Active 15220 Nw Greenbrier Pkwy Ste 200 When was the debt incurred? 12/08/16 Beaverton, OR 97006 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Entered 01/30/17 21:57:05 Case 17-02652 Doc 1 Filed 01/30/17 Desc Main Page 36 of 94 Document

Case number (if know)

Debtor 1 Courtney Turell Holmes 4.4 Healthcare Assoc Cr Un 0700 \$639.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/16 Last Active 1151 E Warrenville Rd When was the debt incurred? 12/24/16 Naperville, IL 60563 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Unsecured Other. Specify 4.4 **II Dept of Human Services** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 100 South Grand Ave East When was the debt incurred? (800) 843-6154 Springfield, IL 62762 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 **II Dept of Transportation** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Div of Trans/ Crash Records When was the debt incurred? Section 130 North 9th St Springfield, IL 62766-0020 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other Specify notice purposes ☐ Yes

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 37 of 94 Case number (if know)

Debtor 1 Courtney Turell Holmes 4.4 \$980.00 **Illinois Lending** 6081 Last 4 digits of account number Nonpriority Creditor's Name 724 w washington When was the debt incurred? chicago, IL 60661 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Linebarger Goggan Blair & 4.4 \$300.00 Sampson Last 4 digits of account number Nonpriority Creditor's Name Attorneys at Law When was the debt incurred? P O Box 06152 Chicago, IL 60606-0152 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Collection for City of Chicago for parking ☐ Yes Other. Specify violations 4.4 Loyola Univ Of Chicago R24A \$3,500.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 9/03/15 Last Active 1032 W Sheridan Rd When was the debt incurred? 11/30/16 Chicago, IL 60660 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent □ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Educational

Entered 01/30/17 21:57:05 Case 17-02652 Doc 1 Filed 01/30/17 Desc Main Page 38 of 94 Document Debtor 1 Courtney Turell Holmes Case number (if know) social security 4.4 Navient \$43,880.09 Last 4 digits of account number number Nonpriority Creditor's Name When was the debt incurred? p.o box 9533 wilkes-barre, PA 18773-9533 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify social security 4.4 Navient \$43,880.09 Last 4 digits of account number number 8 Nonpriority Creditor's Name When was the debt incurred? p.o box 9533 wilkes-barre, PA 18773-9533 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify 4.4 **Nicor Gas** \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? **Bankruptcy Dept POB 2020** Aurora, IL 60507-0310 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent

Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Utilities ☐ Yes

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 39 of 94 Case number (if know)

Debto	Courtney Turell Holmes	——————————————————————————————————————	Case number (if know)						
4.5	Nordstrom Fsb	Last 4 digits of account number	0850	\$2,337.00					
0	Nonpriority Creditor's Name  Correspondence	Last 4 digits of account number	Opened 12/15 Last Active	Ψ2,337.00					
	Po Box 6555 Englewood, CO 80155 Number Street City State Zlp Code	When was the debt incurred?  As of the date you file, the claim	12/01/16						
	Who incurred the debt? Check one.	As of the date you me, the claim	<b>5.</b> Спеск ан тап арргу						
	Debtor 1 only	☐ Contingent							
	Debtor 2 only	☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed							
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:						
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not						
	No	☐ Debts to pension or profit-sharing	g plans, and other similar debts						
	Yes	Other. Specify Credit Card	<u> </u>						
4.5 1	Peoples Gas	Last 4 digits of account number		\$300.00					
	Nonpriority Creditor's Name	When was the debt incurred?							
	Chicago, IL 60687-0001  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply							
	Who incurred the debt? Check one.								
	■ Debtor 1 only								
	Debtor 2 only	☐ Contingent☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:						
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not						
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts						
	Yes	■ Other. Specify utilities							
4.5 2	Peoples Gas	Last 4 digits of account number	1181	\$0.00					
	Nonpriority Creditor's Name  200 E Randolph St  20th Floor	When was the debt incurred?	Opened 2/03/04 Last Active 9/14/07						
	Chicago, IL 60601  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply						
	Debtor 1 only								
	Debtor 2 only								
	☐ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed							
	☐ At least one of the debtors and another								
	☐ Check if this claim is for a community debt	<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a sepa</li></ul>							
	Is the claim subject to offset?	report as priority claims							
	No	Debts to pension or profit-sharing							
	□Yes	■ Other. Specify Agriculture	•						

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 40 of 94 Case number (if know)

Debtor	1 Courtney Turell Holmes	——————————————————————————————————————	Case number (if know)	
4.5	Peoples Gas	Last 4 digits of account number	2057	\$0.00
	Nonpriority Creditor's Name 200 E Randolph St 20th Floor	When was the debt incurred?	Opened 7/17/07 Last Active 7/15/09	
	Chicago, IL 60601  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Agriculture		
4.5	PLS Payday Ioan	Last 4 digits of account number	12CD	\$1,229.64
	Nonpriority Creditor's Name 337 s franklin	When was the debt incurred?	10/14/2016	
	Chicago, IL 60606  Number Street City State Zlp Code  Who incurred the debt? Check one.	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.5	Rcs/michael Hill Nonpriority Creditor's Name	Last 4 digits of account number	7984	\$0.00
	30 Oakbrook Ctr Oak Brook, IL 60523	When was the debt incurred?	Opened 12/14 Last Active 2/01/16	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other Specify Charge Acc	count	

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main

Document Page 41 of 94 Debtor 1 Courtney Turell Holmes Case number (if know) 4.5 Santander Consumer USA 1000 \$6,206.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 05/08 Last Active Po Box 961245 When was the debt incurred? 1/14/15 Ft Worth, TX 76161 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Automobile ☐ Yes 4.5 Secretary of State \$0.00 Last 4 digits of account number Nonpriority Creditor's Name **Drivers Services Depart, Traffic V** When was the debt incurred? 2701 S. Dirksen Pwy Springfield, IL 62723-0001 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for Information Purposes ☐ Yes 4.5 State of Illinois \$0.00 Last 4 digits of account number 8 Nonpriority Creditor's Name **Dept. Employment Security** When was the debt incurred? POBox 4385 Benefit repayments Chicago, IL 60680-4385 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

T Yes

Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify uemployment benefits

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main

Document Page 42 of 94 Debtor 1 Courtney Turell Holmes Case number (if know) 4.5 Synchrony Bank/ JC Penneys 4277 \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 01/14 Last Active Po Box 965064 When was the debt incurred? 1/21/16 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.6 Synchrony Bank/ Old Navy 2738 \$148.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 11/16 Last Active Po Box 965064 When was the debt incurred? 1/03/17 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.6 Synchrony Bank/Walmart 5320 \$3,110.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/15 Last Active Po Box 965064 When was the debt incurred? 12/01/16 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Credit Card

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 43 of 94

Debtor 1 Courtney Turell Holmes Case number (if know) 4.6 \$145.00 Synchrony Bank/Walmart 0727 Last 4 digits of account number 2 Nonpriority Creditor's Name Opened 01/14 Last Active Po Box 965064 When was the debt incurred? 2/10/16 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.6 The loan machine 0128 \$984.79 Last 4 digits of account number Nonpriority Creditor's Name 1909 w 87th st When was the debt incurred? chicago, IL 60620 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.6 \$3.900.00 the roomplace 0413 Last 4 digits of account number Nonpriority Creditor's Name Date Opened: Last Used: p.o box 659704 When was the debt incurred? 01/10/2017 san antonio, TX 78265-9704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 44 of 94

Debtor 1 Courtney Turell Holmes Case number (if know) 4.6 \$3,900.00 the roomplace 0413 Last 4 digits of account number 5 Nonpriority Creditor's Name Date Opened: Last Used: p.o box 659704 When was the debt incurred? 01/10/2017 san antonio, TX 78265-9704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.6 **TransUnion** \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? P.O.Box 1000 Chester, PA 19022 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for notice information purposes only ☐ Yes 4.6 Trust Rec Sv \$423.00 0797 Last 4 digits of account number Nonpriority Creditor's Name 541 Otis Bowen Drive When was the debt incurred? Munster, IN 46321 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify Medical

Entered 01/30/17 21:57:05 Case 17-02652 Doc 1 Filed 01/30/17 Desc Main Document Page 45 of 94

Case number (if know)

Debtor 1 Courtney Turell Holmes Us Dept of Ed/Great Lakes 4.6 8581 \$0.00 8 Last 4 digits of account number **Educational Lo** Nonpriority Creditor's Name Opened 1/08/97 Last Active 2401 International When was the debt incurred? 7/01/13 Madison, WI 53704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.6 **US Dept of Education** 6086 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 6/09/99 Last Active Po Box 16448 When was the debt incurred? 4/29/13 Saint Paul, MN 55116 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.7 **US Dept of Education** 5986 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 3/18/98 Last Active Po Box 16448 When was the debt incurred? 4/29/13 Saint Paul, MN 55116 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Educational

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 46 of 94

Debti	Courtney Turell Holmes		Case number (if know)	
4.7 1	US Dept of Education	Last 4 digits of account number	5886	\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116	When was the debt incurred?	Opened 1/08/97 Last Active 4/29/13	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	ıl	
4.7 2	Walmart Nonpriority Creditor's Name	Last 4 digits of account number	0727	\$145.14
	p.o box 530927 atlanta, GA 30353-0927	When was the debt incurred?	Date Opened: Last Used: 12/15/2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes			
4.7	Walmart	Last 4 digits of account number	0727	\$145.14
	Nonpriority Creditor's Name p.o box 530927 atlanta, GA 30353-0927	When was the debt incurred?	Date Opened: Last Used: 12/15/2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	· ·	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		

Part 3: List Others to Be Notified About a Debt That You Already Listed

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

Entered 01/30/17 21:57:05 Desc Main Case 17-02652 Doc 1 Filed 01/30/17 ge 47 of 94 Case number (if know)

		Document	Pau
Debtor 1	Courtney Turell Holmes		

have more than one creditor for any of the debts th notified for any debts in Parts 1 or 2, do not fill out		dditional creditors here. If you do not have additional persons to be			
Name and Address City of Chicago	On which entry in Part 1 or Part 2 did y Line <b>4.45</b> of ( <i>Check one</i> ):	ou list the original creditor?  Part 1: Creditors with Priority Unsecured Claims			
Department of Revenue POBox 88292		Part 2: Creditors with Nonpriority Unsecured Claims			
Chicago, IL 60680-1292	Last 4 digits of account number				
Name and Address	On which entry in Part 1 or Part 2 did y	_			
City of Chicago Department of Revenue	Line <u>4.11</u> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims			
POBox 88292 Chicago, IL 60680-1292		Part 2: Creditors with Nonpriority Unsecured Claims			
Officago, 12 00000-1232	Last 4 digits of account number				
Name and Address	ou list the original creditor?				
Harris & Harris	Line <b>4.11</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims			
600 W Jackson Blvd, Suite 400 Chicago, IL 60661		Part 2: Creditors with Nonpriority Unsecured Claims			
	Last 4 digits of account number				
Name and Address	On which entry in Part 1 or Part 2 did y	ou list the original creditor?			
IL Dept of Human Services	Line <b>4.42</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims			
401 S. Clinton Street (800) 843-6154		Part 2: Creditors with Nonpriority Unsecured Claims			
Chicago, IL 60607	Last 4 digits of account number				
Name and Address	On which entry in Part 1 or Part 2 did y	ou list the original creditor?			
Linebarger Goggan Blair &	Line <b>4.11</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims			
Sampson Attorneys at Law		Part 2: Creditors with Nonpriority Unsecured Claims			
P O Box 06152					
Chicago, IL 60606-0152	1. (4.8% 6				
	Last 4 digits of account number				

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total				
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 135,061.18
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 44,655.91
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 179,717.09

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main

		1700.000	III FAUE 40 UL 34	•
Fill in this infor	rmation to identify your	case:		
Debtor 1	Courtney Turell F	Holmes		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106G

#### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

P	erson or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Landlord	residential lease
2.2	pangea 1737 w 79th st chicago, IL 60620	

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main

		Docume	ent Page 49 o	of 94	
Fill in thi	s information to identify your	r case:			
Debtor 1	Courtney Turell	Holmos			
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, f	iling) First Name	Middle Name	Last Name	_	
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	,,	-			
Case nur	mber				<b>—</b> 0
(if known)					Check if this is an amended filing
					amended ming
Officia	al Form 106H				
	dule H: Your Cod	lobtoro			40/45
Sche	dule H. Your Cod	ieptors			12/15
our nam	e and case number (if known  you have any codebtors? (if	a). Answer every question			p of any Additional Pages, write
Arizo	ithin the last 8 years, have yo ona, California, Idaho, Louisiana o. Go to line 3. es. Did your spouse, former spo	a, Nevada, New Mexico, Pu	erto Rico, Texas, Wash		
in lin Form	ne 2 again as a codebtor only n 106D), Schedule E/F (Officia Column 2.	if that person is a guaran	tor or cosigner. Make	sure you have listed the you have listed the sure you have listed the y	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and 2	ZIP Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
				_	,
3.1	Name			DSchedule D, lin	
	Name			☐ Schedule E/F, I	
				☐ Schedule G, lin	e
	Number Street			<del></del>	
	City	State	ZIP Code		
				По	
3.2	Nome			Schedule D, lin	
	Name			☐ Schedule E/F, I	
				☐ Schedule G, lin	e
	Number Street			_	
	City	State	ZIP Code		

# Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 50 of 94

						1			
	in this information to identify your court btor 1 Courtney To	urell Holmes							
	btor 2  buse, if filing)				_				
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS						
	se number 						ed filing ent showir	ng postpetition	
0	fficial Form 106I					MM / DD/	YYYY	· ·	
S	chedule I: Your Inc	ome				WW 7 557			12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  The describe Employment Fill in your employment	ır spouse is not filing wi	th you, do not inclu onal pages, write yo	ıde infor	mati	on about your sp I case number (if	ouse. If m known). A	ore space is Answer every	needed,
••	information.		Debtor 1			Debtor	2 or non-f	iling spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	<ul><li>☐ Employed</li><li>■ Not employed</li></ul>			■ Emp	loyed employed		
	Include part-time, seasonal, or self-employed work.	Occupation Employer's name				Wife -	Shalena :	Scott Holme	es
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed to	here?						
Pai	t 2: Give Details About Mor	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to r	report for	any	line, write \$0 in th	e space. In	clude your no	n-filing
	ou or your non-filing spouse have more space, attach a separate sheet to		ombine the informatio	on for all e	emplo	oyers for that pers	on on the I	ines below. If	you need
						For Debtor 1		ebtor 2 or ling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	0.00	
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross Income. Add lii	ne 2 + line 3.		4.	\$	0.00	\$	0.00	

# Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 51 of 94

Deb	tor 1	Courtney Turell Holmes	-	Ca	ase number (if known	) _				
					For Debtor 1		non-	Debtor filing s	pouse	
	Cop	y line 4 here	4.	\$	0.00	)_	\$		0.00	
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.	. 9	0.00	)	\$		0.00	
	5b.	Mandatory contributions for retirement plans	5b.			_	\$		0.00	
	5c.	Voluntary contributions for retirement plans	5c.	. \$		_	\$		0.00	
	5d.	Required repayments of retirement fund loans	5d.	. \$	0.00	)	\$		0.00	
	5e.	Insurance	5e.	. \$	0.00	)	\$		0.00	
	5f.	Domestic support obligations	5f.	\$	0.00	)	\$		0.00	
	5g.	Union dues	5g.			_	\$		0.00	
	5h.	Other deductions. Specify:	5h.	.+ \$	0.00	) +	\$		0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	)	\$		0.00	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	)	\$		0.00	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	. \$	o.o	)	\$		0.00	
	8b.	Interest and dividends	8b.	. \$	0.00	)	\$		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	. \$	S <b>0.0</b> 0	)	\$		0.00	
	8d.	Unemployment compensation	8d.	. \$	624.00	)	\$		0.00	
	8e.	Social Security	8e.	. \$	0.00	)	\$		0.00	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	8f. 8g.			_	\$		0.00	
	8h.	Other monthly income. Specify:	8h.	,		_			0.00	
	011.			,	0.00	<u>_</u>			0.00	1
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	624.00	)	\$		0.00	
10.	Calo	culate monthly income. Add line 7 + line 9.	10.	\$	624.00 +	\$		0.00	= \$	624.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		<b>—</b>		Ť —		0.00	-	0200
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not a cify:	depe					chedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						12.	\$	624.00
13.	Do :	you expect an increase or decrease within the year after you file this form No.	?						Combin monthly	ed income
	_	Voc Evolain:								

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 52 of 94

Fill	in this information to identify your case:		Ī		
Deb	otor 1 Courtney Turell Holmes		Chec	k if this is:	
	otor 2			An amended filing A supplement shov 13 expenses as of	ving postpetition chapter
` '			_		
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF	ILLINOIS		MM / DD / YYYY	
	se numberknown)				
	fficial Form 106J				
	chedule J: Your Expenses				12/1
info	as complete and accurate as possible. If two married peo ormation. If more space is needed, attach another sheet to mber (if known). Answer every question.				
Par	rt 1: Describe Your Household Is this a joint case?				
	■ No. Go to line 2.  □ Yes. Does Debtor 2 live in a separate household?				
	☐ No ☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Exp</i>	enses for Separate House	ehold of Debt	or 2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information each dependent	•		Dependent's age	Does dependent live with you?
	Do not state the dependents names.	son		17	■ No □ Yes
					□ No □ Yes
					□ No
					☐ Yes
					□ No
3.	Do your expenses include				☐ Yes
J.	expenses of people other than yourself and your dependents?				
Est exp	rt 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unpenses as of a date after the bankruptcy is filed. If this is a plicable date.				
the	clude expenses paid for with non-cash government assista e value of such assistance and have included it on S <i>chedu</i> fficial Form 106I.)			Your expe	enses
4.	The rental or home ownership expenses for your reside payments and any rent for the ground or lot.	nce. Include first mortgag	le 4. \$		1,008.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		26.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00
_	4d. Homeowner's association or condominium dues		4d. \$		0.00
5.	Additional mortgage payments for your residence, such	as nome equity loans	5. \$		0.00

## Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 53 of 94

Debto	r 1	Courtney Turell Holmes	Case numl	ber (if known)	
S. U	Jtiliti	as.			
		Electricity, heat, natural gas	6a.	\$	80.00
		Water, sewer, garbage collection	6b.	·	0.00
		Telephone, cell phone, Internet, satellite, and cable services	6c.		115.00
				·	
		Other. Specify: People's gas	6d.	·	60.00
		and housekeeping supplies		·	300.00
		care and children's education costs	8.	\$	0.00
		ing, laundry, and dry cleaning		\$	50.00
		nal care products and services	10.	\$	25.00
. N	/ledic	al and dental expenses	11.	\$	40.00
		portation. Include gas, maintenance, bus or train fare.	40	•	120.00
		t include car payments.	12.	· <u> </u>	
		tainment, clubs, recreation, newspapers, magazines, and books	13.	· ·	50.00
i. C	Chari	table contributions and religious donations	14.	\$	0.00
5. <b>I</b> r	nsura	ance.			
		t include insurance deducted from your pay or included in lines 4 or 20.		_	
		Life insurance	15a.	·	47.00
1	5b.	Health insurance	15b.	\$	0.00
1	5c.	Vehicle insurance	15c.	\$	126.00
1	5d.	Other insurance. Specify:	15d.	\$	0.00
3. <b>T</b>	axes	Do not include taxes deducted from your pay or included in lines 4 or 20.			
S	Specif	<i>'</i> y:	16.	\$	0.00
7. <b>l</b> ı	nstal	Iment or lease payments:	_		
1	7a.	Car payments for Vehicle 1	17a.	\$	365.00
1	7b.	Car payments for Vehicle 2	17b.	\$	0.00
1	7c.	Other. Specify: the room place	17c.	\$	95.00
		Other. Specify:	17d.	\$	0.00
		payments of alimony, maintenance, and support that you did not report as		<u> </u>	0.00
		cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
9. <b>C</b>	Other	payments you make to support others who do not live with you.		\$	420.00
		y: child support	19.	<u> </u>	720.00
		real property expenses not included in lines 4 or 5 of this form or on Sched		ur Incomo	
		Mortgages on other property	20a.		0.00
		Real estate taxes	20b.	·	0.00
		Property, homeowner's, or renter's insurance	20c.	·	0.00
		Maintenance, repair, and upkeep expenses	20d.		0.00
2	20e.	Homeowner's association or condominium dues	20e.	\$	0.00
. C	Other	: Specify: personal grooming	21.	+\$	30.00
C	redi	t card		+\$	44.00
_		t card	_	+\$	25.00
_		t card	_	+\$	27.00
_				. *	21.00
		late your monthly expenses			
2	22a. <i>P</i>	dd lines 4 through 21.		\$	3,053.00
2	22b. C	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
		dd line 22a and 22b. The result is your monthly expenses.		\$	3,053.00
				· -	
		late your monthly net income.			
2	23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	624.00
2	23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	3,053.00
2		Subtract your monthly expenses from your monthly income.			2 420 00
		The result is your monthly net income.	23c.	\$	-2,429.00
					_
		u expect an increase or decrease in your expenses within the year after you			
		ample, do you expect to finish paying for your car loan within the year or do you expect your matter to the terms of your mattergrap?	nortgage p	payment to increase	e or decrease because of a
		ation to the terms of your mortgage?			
	■ No □ Ye				

## Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 54 of 94

					•
Fill in this infor	mation to identify your	case:			
Debtor 1	Courtney Turell I	Holmes			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official Form		an Individual	Debtor's S	chedules	12/15
If two married p	eople are filing togethe	er, both are equally respo	nsible for supplying c	orrect information.	
obtaining mone		in connection with a bank			tement, concealing property, or 100, or imprisonment for up to 20
Sig	n Below				
Did you pa	ay or agree to pay some	eone who is NOT an attor	ney to help you fill ou	t bankruptcy forms?	
■ No					
☐ Yes.	Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
that they ar	alty of perjury, I declare re true and correct. urtney Turell Holmes	that I have read the sum	mary and schedules f X	iled with this declarat	ion and
Court	ney Turell Holmes ire of Debtor 1		Signature	of Debtor 2	

Date

Date **January 26, 2017** 

Fill in this infor	mation to identify your	case:			
Debtor 1	Courtney Turell I	lolmes			
D-ht 0	First Name	Middle Name	Last Name		
Debtor 2 Spouse if, filing)	First Name	Middle Name			
•			Last Name		
Inited States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
if known)					☐ Check if this is an
					amended filing
	ion About a		l Debtor's Schedu		12/
ou must file this staining money	s form whenever you fil	le bankruptcy schedule	onsible for supplying correct informs s or amended schedules. Making a kruptcy case can result in fines up	<b>.</b>	nent, concealing property, or or imprisonment for up to 2
u must file this taining money ars, or both. 18	s form whenever you file or property by fraud in	le bankruptcy schedule	e or omouded asked-to-	<b>.</b>	nent, concealing property, or or imprisonment for up to 2
ou must file this staining money ars, or both. 18 Sign	s form whenever you fil or property by fraud in 8 U.S.C. §§ 152, 1341, 1 n Below	le bankruptcy schedule n connection with a ban 519, and 3571.	e or omouded asked-to-	a false statem o to \$250,000,	nent, concealing property, or or imprisonment for up to 2
ou must file this staining money ears, or both. 18 Sign	s form whenever you fil or property by fraud in 8 U.S.C. §§ 152, 1341, 1 n Below	le bankruptcy schedule n connection with a ban 519, and 3571.	s or amended schedules. Making a kruptcy case can result in fines up	a false statem o to \$250,000,	nent, concealing property, or or imprisonment for up to 2
ou must file this ptaining money pars, or both. 18 Sign Did you pay	s form whenever you fil or property by fraud in 8 U.S.C. §§ 152, 1341, 1 n Below	le bankruptcy schedule n connection with a ban 519, and 3571.	s or amended schedules. Making a kruptcy case can result in fines up growth the second second second rney to help you fill out bankruptcy	a false statem o to \$250,000, y forms?	or imprisonment for up to 2
ou must file this btaining money lars, or both. 18 Sign Did you pay	s form whenever you fil r or property by fraud in 8 U.S.C. §§ 152, 1341, 1 n Below r or agree to pay some	le bankruptcy schedule n connection with a ban 519, and 3571.	s or amended schedules. Making a kruptcy case can result in fines up rney to help you fill out bankruptcy	a false statem o to \$250,000, y forms? Attach <i>Bankru</i>	nent, concealing property, or or imprisonment for up to 2 or imprisonment for up to 2
Did you pay  No Yes. No  Under penalt	s form whenever you file or property by fraud in 8 U.S.C. §§ 152, 1341, 1: n Below or or agree to pay someon	le bankruptcy schedule n connection with a ban 519, and 3571. one who is NOT an atto	s or amended schedules. Making a kruptcy case can result in fines up rney to help you fill out bankruptcy	a false statem o to \$250,000, y forms? Attach Bankru, Declaration, an	or imprisonment for up to 20 ptcy Petition Preparer's Notice and Signature (Official Form 119
Did you pay  No Yes. No Under penalt that they are	s form whenever you fill or property by fraud in 8 U.S.C. §§ 152, 1341, 1  n Below or agree to pay some dame of person  ty of perjury, I declare to true and correct.	le bankruptcy schedule n connection with a ban 519, and 3571.  one who is NOT an atto	s or amended schedules. Making a kruptcy case can result in fines up mey to help you fill out bankruptcy	a false statem o to \$250,000, y forms? Attach Bankru, Declaration, an	or imprisonment for up to 20 ptcy Petition Preparer's Notice and Signature (Official Form 119
Did you pay  No  Under penalt that they are  X /s/ Cour Courtne	s form whenever you file or property by fraud in 8 U.S.C. §§ 152, 1341, 1  n Below or agree to pay some dame of person	le bankruptcy schedule n connection with a ban 519, and 3571.  one who is NOT an atto	s or amended schedules. Making a kruptcy case can result in fines up rney to help you fill out bankruptcy	a false statem o to \$250,000, y forms? Attach Bankru, Declaration, an	or imprisonment for up to 20 ptcy Petition Preparer's Notice and Signature (Official Form 119

# Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 56 of 94

Fill in this infor	mation to identify your	case:			
Debtor 1	Courtney Turell I	Holmes Middle Name	Last Name		
Debtor 2		www.	Last Name	1	
(Spouse if, filing)	First Name	Middle Name	Last Name		
Jnited States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
				☐ Check if this amended filing	
Micial Fam.	- 400D				
fficial Forn					
eclarat/	ion About a	n Individual	Debtor's Sch	redules	12/15
wo married no	onlo are filing tomother	hath and the	sible for supplying corre		
Sign	Below				
Did you pay	or agree to pay some	one who is NOT an attorn	ey to help you fill out ban	ikruptcy forms?	
■ No					
☐ Yes. Na	ame of person			Attach Bankruptcy Petition Preparer  Declaration, and Signature (Official F	s <i>Notice,</i> -om 119)
Under penalty	y of perjury, i declare t true and correct.	hat I have read the summ	ary and schedules filed w	vith this declaration and	
X /s/ Cour	tney Turell Holmes ;	Continue Holmes (Jan 29 2017)	x		
Courtne	y Turell Holmes of Debtor 1	<u> </u>	Signature of De	btor 2	
Date Ja	inuary 26, 2017		Data		

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

# Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 57 of 94

Fill	in this inforr	nation to identify your	case:			
Del	otor 1	Courtney Turell	Holmes			
		First Name	Middle Name	Last Name		
	otor 2 use if, filing)	First Name	Middle Name	Last Name		
		nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	se number _ own)					Check if this is an amended filing
Sta	s complete a	of Financial	ble. If two married people	iduals Filing for E	e equally responsible for su	
num	ber (if know	n). Answer every ques	stion.	o this form. On the top of an	y additional pages, write y	our name and case
Par			rital Status and Where Yo	DU LIVEG BETORE		
1.	What is you	r current marital statu	s?			
	☐ Married	l				
	■ Not ma	rried				
2.	During the I	ast 3 years, have you	lived anywhere other than	n where you live now?		
	■ No					
	_	st all of the places you li	ved in the last 3 years. Do	not include where you live no	W.	
	Debtor 1 Pr	rior Address:	Dates Debtor lived there	1 Debtor 2 Prior A	ddress:	Dates Debtor 2 lived there
<b>3.</b> state				egal equivalent in a commu levada, New Mexico, Puerto F		
	■ No □ Yes. Ma	ake sure you fill out <i>Sch</i>	nedule H: Your Codebtors (	Official Form 106H).		
Par	t 2 Expla	in the Sources of You	r Income			
4.	Fill in the tota	al amount of income you	u received from all jobs and	ing a business during this y I all businesses, including par ive together, list it only once u	t-time activities.	lendar years?
	- 110	Literature de Celle				
	☐ Yes. Fil	I in the details.				
	☐ Yes. Fil	i in the details.	Debtor 1		Debtor 2	

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Page 58 of 94 Case number (if known) Document Debtor 1 **Courtney Turell Holmes** Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until unemployment \$285.32 the date you filed for bankruptcy: For last calendar year: unemployment \$638.00 (January 1 to December 31, 2016) Federal Tax Return \$3.398.00 Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? insumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you

•	AI C	CILITO	DCDLOI	13010	CDLOI	2 3 UCD	ıs pı iii	nainy co	nounce acc	<i>,</i> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
		No.	Neither	Debtor	1 nor	Debtor	2 has	primarily	y consumer	debts.	Cor

paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not

attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment **Total amount** Amount vou Was this payment for ... still owe paid

Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

Insider's Name and Address **Dates of payment Total amount** Amount you Reason for this payment still owe paid

<sup>\*</sup> Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 59 of 94 Case number (if known)

8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cost		ments or transfer ar	ny property on	account of a d	ebt that benefited an
	■ No					
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment litor's name
Par	t 4: Identify Legal Actions, Repossessio	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.					
	□ No					
	Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
	vs Debtor (See schedule F for details)	Breach of Contracts - failure to pay for goods and services	Daley Center, C of Cook Coun	ircuit Court	☐ Pending ☐ On appe ☐ Conclud	eal ed
		rendered			Judgment	S
	<ul><li>Check all that apply and fill in the details belo</li><li>No. Go to line 11.</li><li>Yes. Fill in the information below.</li></ul>					
	Creditor Name and Address	Describe the Property		Dat	е	Value of the property
		Explain what happened	d			
11.	Within 90 days before you filed for bankru accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		luding a bank or fina	ancial institutio	on, set off any a	amounts from your
	Creditor Name and Address	Describe the action the	creditor took	Dat take	e action was en	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a		erty in the possession	on of an assigr	nee for the bene	efit of creditors, a
	■ No □ Yes					
Pai	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup	otcy, did you give any gift	s with a total value o	of more than \$6	600 per person	?
	<ul><li>No</li><li>☐ Yes. Fill in the details for each gift.</li></ul>					
	Gifts with a total value of more than \$600 per person	Describe the gifts			es you gave gifts	Value
	Person to Whom You Gave the Gift and					

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main

Page 60 of 94
Case number (if known) Document Debtor 1 Courtney Turell Holmes

14.	Within 2 years before you filed for bankrupt ■ No □ Yes. Fill in the details for each gift or cont	ccy, did you give any gifts or contributions with a totaribution.	al value of more than	\$600 to any charity?
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Par	t 6: List Certain Losses			
15.	Within 1 year before you filed for bankrupto or gambling?	ry or since you filed for bankruptcy, did you lose any	thing because of thef	t, fire, other disaster,
	■ No □ Yes. Fill in the details.			
	how the loss occurred Inc	escribe any insurance coverage for the loss clude the amount that insurance has paid. List pending surance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Par		, ,		
	□ No ■ Yes. Fill in the details.  Person Who Was Paid Address Email or website address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Person Who Made the Payment, if Not You		made	
	Bankruptcy Court Northern Dist. IL 219 S Dearborn Street 7th Floor Chicago, IL 60604	\$335 Court Filing Fee debtor pays with a separate money order for \$335 made out to "US Bankruptcy Court" (which is separate and not included in the \$550 Law Firm Attorneys fees)	Debtor timely pays directly the Bankruptcy Court Filing fee in money order(s) pursuant to Court Rules and/or Order.	\$335.00
	Credit Counseling provider	\$22 Credit Counseling Course - debtor chooses his/her provider, each provider charges different amounts for their services.	debtor pays directly to the Credit Counseling Course provider they choose	\$22.00
	Law Firm Attorney Fees	\$595 Law Firm Attorneys fees for Chapter 7 Bankruptcy pursuant to contract, does not include \$335 court filing fee.		\$595.00

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 61 of 94 Case number (if known)

Debtor 1 Courtney Turell Holmes

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and transferred	value of any pro	perty	Date payment or transfer was made	Amount of payment
	Financial Management Course provider	s 15-60 Financia Education Cou chooses his/he provider charg their services.	rse provider, d er provider, eac	lebtor ch	debtor pays directly to Debtor Education/Fin ancial Management provider they choose	\$15.00
17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors. Do not include any payment or transfer that you	s or to make payment			or transfer any prope	erty to anyone who
	No Yes. Fill in the details.					
	Person Who Was Paid Address	Description and transferred	value of any pro	perty	Date payment or transfer was	Amount of payment
					made	
18.	Within 2 years before you filed for bankrupto transferred in the ordinary course of your but			nsfer any pro	operty to anyone, othe	er than property
	Include both outright transfers and transfers mad include gifts and transfers that you have already  No	de as security (such as	the granting of a	security inter	est or mortgage on you	r property). Do not
	Yes. Fill in the details.					
	Person Who Received Transfer Address	Description and property transfer		paymen	e any property or ts received or debts exchange	Date transfer was made
	Person's relationship to you			<b>,</b>	g.	
19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-protein No  Yes. Fill in the details.		ny property to a	self-settled t	rust or similar device	of which you are a
	Name of trust	Description and	value of the pror	erty transfe	rred	Date Transfer was
		200011 <b>p</b> 11011 u110				made
Pai	t 8: List of Certain Financial Accounts, Inst	ruments, Safe Depos	t Boxes, and Sto	orage Units		
20.	Within 1 year before you filed for bankruptcy.	. were any financial a	counts or instru	ıments held	in your name, or for y	our benefit, closed.
	sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ	other financial accou	nts; certificates	of deposit;		
	No					
	Yes. Fill in the details.			_		
		Last 4 digits of account number	Type of accou instrument	c n	Date account was closed, sold, noved, or ransferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed fo	r bankruptcy, an	y safe depo	sit box or other depos	itory for securities,
	■ No					
	Yes. Fill in the details.  Name of Financial Institution	Who also had so	ross to it?	Describe th	e contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe (U	e contents	Do you still have it?

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 62 of 94 Case number (if known)

22.	Have you stored property in a storage unit or pla	ace other than your home within 1	year before you filed for bankruptcy?	•
	■ No □ Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Pari	9: Identify Property You Hold or Control for S	Someone Else		
	Do you hold or control any property that someo for someone.	ne else owns? Include any proper	ty you borrowed from, are storing for	, or hold in trust
	■ No □ Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Valu
Par	10: Give Details About Environmental Information	ation		
For t	he purpose of Part 10, the following definitions	apply:		
	Environmental law means any federal, state, or toxic substances, wastes, or material into the ai regulations controlling the cleanup of these substite means any location, facility, or property as to own, operate, or utilize it, including disposal	r, land, soil, surface water, ground ostances, wastes, or material. defined under any environmental l	lwater, or other medium, including sta	atutes or
_	Hazardous material means anything an environing hazardous material, pollutant, contaminant, or s	mental law defines as a hazardous	waste, hazardous substance, toxic s	ubstance,
Repo	ort all notices, releases, and proceedings that yo		they occurred.	
-	Has any governmental unit notified you that you		•	ental law?
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or adminis	strative proceeding under any envi	ronmental law? Include settlements a	nd orders.
	■ No □ Yes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	11: Give Details About Your Business or Con	nections to Any Business		
27.	Within 4 years before you filed for bankruptcy, o ☐ A sole proprietor or self-employed in a t	•		business?
	☐ A member of a limited liability company	(LLC) or limited liability partnership	ip (LLP)	

Entered 01/30/17 21:57:05 Case 17-02652 Doc 1 Filed 01/30/17 Page 63 of 94 Case number (if known) Document Debtor 1 **Courtney Turell Holmes** ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. Signature of Debtor 2

18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Courtney Turell Holmes **Courtney Turell Holmes** Signature of Debtor 1 Date January 26, 2017 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

□ No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 64 of 94

Fill in this info	mation to identify you	ur case:			
Debtor 1	Courtney Turel	l Holmes			· ·
Dahlana	First Name	Middle Name	Last Name	<del></del>	
Debtor 2 (Spouse if, filing)	First Name	Mildre St.			
•		Middle Name	Last Name		
United States Ba	ankruptcy Court for the	: NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
Official Fo					
Statement	of Financial	Affairs for Indivi	duals Filing f	or Bankeunta	•
39 as complete :	and accurate se noce	ible If has manifed as a d			-
number (if know	n). Answer every que	stion.	ouns form. On the top	of any additional pa	nsible for supplying correct ges, write your name and case
Part 12: Sign E	Below				
ith a bankruptc	nswers on this Staten ect. I understand that y case can result in fi 1341, 1519, and 3571	ines un to \$250 000 or imp	nd any attachments, a concealing property, prisonment for up to 20	nd I declare under pe or obtaining money o 0 years, or both.	nalty of perjury that the answers or property by fraud in connection
s/ Courtney T	urell Holmes Courtne	Although Hollings			
Courtney Ture Signature of Del	ll Holmes		ure of Debtor 2		en e
Date January	26, 2017	Date			
id you attach ad No I Yes	ditional pages to You	ır Statement of Financial A	Affairs for Individuals I	Filing for Bankruptcy	(Official Form 107)?
d you pay or ag	ree to pay someone v	who is not an attorney to h	alm Su		
140		he Bankruptcy Petition Prepa			

# Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 65 of 94

A partner in a partnership   An officer, director, or managing executive of a corporation   An owner of at least 5% of the voting or equity securities of a corporation   No. None of the above applies. Go to Part 12.	Debtor 1	Courtney Turell Holmes		Case number (if known)
An officer, director, or managing executive of a corporation  An owner of at least 5% of the voting or equity securities of a corporation  No. None of the above applies. Go to Part 12.  Yes. Check all that apply above and fill in the details below for each business.  Business Name Describe the nature of the business Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Name of accountant or bookkeeper  Dates business existed  28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.  No  Yes. Fill in the details below.  Name Date Issued Address (Number, Street, City, State and ZIP Code)  Part 123: Sign Below  I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answer are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connectivith a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  Is U.S.C. §§ 152, 1341, 1619, and 3571.  Is Courtney Turell Holmes Course of Debtor 2  Signature of Debtor 1  Date January 26, 2017  Date  Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				
An officer, director, or managing executive of a corporation  An owner of at least 5% of the voting or equity securities of a corporation  No. None of the above applies. Go to Part 12.  Yes. Check all that apply above and fill in the details below for each business.  Business Name Describe the nature of the business Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Name of accountant or bookkeeper  Dates business existed  28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.  No  Yes. Fill in the details below.  Name Date Issued Address (Number, Street, City, State and ZIP Code)  Part 123: Sign Below  I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answer are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connectivith a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  Is U.S.C. §§ 152, 1341, 1619, and 3571.  Is Courtney Turell Holmes Course of Debtor 2  Signature of Debtor 1  Date January 26, 2017  Date  Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?		□ A partner in a partnership		
An owner of at least 5% of the voting or equity securities of a corporation  ■ No. None of the above applies. Go to Part 12.  □ Yes. Check all that apply above and fill in the details below for each business.  Business Name Describe the nature of the business Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Do not include Social Security number or ITIN.  28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.  ■ No □ Yes. Fill in the details below.  Name Address (Number, Street, City, State and ZIP Code)  Part 122: Sign Below  I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers the bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Isl Courtney Turell Holmes Courtee Holmes Signature of Debtor 1  Date January 26, 2017 Date  Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?		_ · · · ·	ecutive of a cornoration	
No. None of the above applies. Go to Part 12.  Yes. Check all that apply above and fill in the details below for each business.  Business Name				
Yes. Check all that apply above and fill in the details below for each business.   Business Name		☐ An owner of at least 5% of the voting	g or equity securities of a corporation	
Business Name Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Dates business existed  28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.  No Yes. Fill in the details below.  Name Address (Number, Street, City, State and ZIP Code)  Port 12: Sign Below  I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answer are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connecti with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Is/ Courtney Turell Holmes Courtney Turell Holmes Signature of Debtor 1  Date January 26, 2017  Date  Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?		No. None of the above applies. Go to F	'art 12.	
Do not include Social Security number or ITIN.  Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Dates business existed  28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.  No Yes. Fill in the details below.  Name Date Issued  Address (Number, Street, City, State and ZIP Code)  Pert 12: Sign Below  I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answer are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connecti with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  18 Courtney Turell Holmes Signature of Debtor 1  Date January 26, 2017  Date  Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?		Yes. Check all that apply above and fill	in the details below for each business.	
Name of accountant or bookkeeper  Dates business existed  28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.  No Yes. Fill in the details below.  Name  Address (Number, Street, City, State and ZIP Code)  Part 12: Sign Below  I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answer are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connecti with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  18 Courtney Turell Holmes Signature of Debtor 1  Date  Date  Date  Date  Date  Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?			Describe the nature of the business	Employer Identification number  Do not include Social Security number or ITIN.
Institutions, creditors, or other parties.  INO  Yes. Fill in the details below.  Name Address (Number, Street, City, State and ZIP Code)  Part 12: Sign Below  I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connecti with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Is/ Courtney Turell Holmes Courtney Turell Holmes Signature of Debtor 1  Date  Date  Date  Date  Date  Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?			Name of accountant or bookkeeper	
Name Address (Number, Street, City, State and ZIP Code)  Part 12: Sign Below  I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connecti with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Is/ Courtney Turell Holmes Courtney Turell Holmes Signature of Debtor 1  Date January 26, 2017  Date  D	28. Wit ins	hin 2 years before you filed for bankrupt titutions, creditors, or other parties.	cy, did you give a financial statement to	o anyone about your business? Include all financial
Name Address (Number, Street, City, State and ZIP Code)  Part 12: Sign Below  I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connecti with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Is/ Courtney Turell Holmes Courtney Turell Holmes Signature of Debtor 1  Date January 26, 2017  Date  D		No		
Address (Number, Street, City, State and ZIP Code)  Part 12: Sign Below  I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connecti with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Isi Courtney Turell Holmes Courtney Turell Holmes Signature of Debtor 2  Signature of Debtor 1  Date January 26, 2017  Date  Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?		•••		
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connecti with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Is/ Courtney Turell Holmes  Courtney Turell Holmes  Courtney Turell Holmes  Signature of Debtor 2  Signature of Debtor 1  Date  Date  Date  Date  Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	Ac	Idress	Date Issued	
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connecti with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Is/ Courtney Turell Holmes  Courtney Turell Holmes  Courtney Turell Holmes  Signature of Debtor 2  Signature of Debtor 1  Date  Date  Date  Date  Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	Part 12	Sian Below		
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	are true with a b 18 U.S.0 /s/ Courti	and correct. I understand that making a ankruptcy case can result in fines up to C. §§ 152, 1341, 1519, and 3571.  urtney Turell Holmes  courtney Holmes	false statement, concealing property, of \$250,000, or imprisonment for up to 20 (20 )	or obtaining money or property by fraud in connection
	Date	January 26, 2017	Date	
■ No □ Yes	Did you ■ No	A CANADA		
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ■ No	•	pay or agree to pay someone who is no	t an attorney to help you fill out bankru	ptcy forms?
☐ Yes. Name of Person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		Name of Person Attach the Bankru	ptcy Petition Preparer's Notice, Declaration	n, and Signature (Official Form 119).

# Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 66 of 94

Fill in this information to identify your case:		
Debtor 1 Courtney Turell Holmes First Name Middle Name	Last Name	
Debtor 2 (Spouse if, filing) First Name Middle Name	Last Name	
United States Bankruptcy Court for the: NORTHERN DIS	TRICT OF ILLINOIS	
Case number (if known)		Chook if this is an
(I NOTI)		Check if this is an amended filing
Official Form 108		
	viduals Filing Under Chante	r 7
Statement of Intention for Indiv	riduals Filling Officer Chapte	12/15
If you are an individual filing under chapter 7, you must fi	Il out this form if:	
■ creditors have claims secured by your property, or		
you have leased personal property and the lease has r		
You must file this form with the court within 30 days after whichever is earlier, unless the court extends the on the form	r you file your bankruptcy petition or by the date serne time for cause. You must also send copies to the	
If two married people are filing together in a joint case, be sign and date the form.	oth are equally responsible for supplying correct in	formation. Both debtors must
Be as complete and accurate as possible. If more space i write your name and case number (if known).	s needed, attach a separate sheet to this form. On t	he top of any additional pages,
Post 4. Liet Veur Creditore Who House Secured Claims		
Part 1: List Your Creditors Who Have Secured Claims		
<ol> <li>For any creditors that you listed in Part 1 of Schedule I information below.</li> </ol>	D: Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	secures a dept?	as exempt on schedule C?
Creditoria Nicean Meter Accentance Corn		П.,
Creditor's Nissan Motor Acceptance Corp name:	<ul><li>☐ Surrender the property.</li><li>☐ Retain the property and redeem it.</li></ul>	□ No
Description of and the second of the second	Retain the property and enter into a	Yes
Description of 2014 nissan sentra 44800 miles property Vehicle: 2014 Nissan Sentra	Reaffirmation Agreement.	
securing debt: mileage 44800	☐ Retain the property and [explain]:	
		-
Part 2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed	I in Schedule G: Executory Contracts and Unexpire	d Leases (Official Form 106G), fill
in the information below. Do not list real estate leases. Un You may assume an unexpired personal property lease if	nexpired leases are leases that are still in effect; the	lease period has not yet ended.
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:		
Description of leased		□ No
Property:		☐ Yes
Lessor's name:		□ No
Description of leased		□ INU
Property:		☐ Yes
Lessor's name:		□ No

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

# Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 67 of 94

Deb	otor 1	Courtney Turell Holmes	Case number (if known)	
Des	scriptior	n of leased		
Property:			☐ Yes	
Lessor's name: Description of leased			□ No	
Pro	Property:	☐ Yes		
Lessor's name: Description of leased Property:			□ No	
			☐ Yes	
Lessor's name: Description of leased Property:			□ No	
			☐ Yes	
	sor's na	ame: n of leased	□ No	
Property:		101104004	☐ Yes	
Par	t 3:	Sign Below		
		alty of perjury, I declare that I have indicate at is subject to an unexpired lease.	d my intention about any property of my estate that secures a debt and any pers	sonal
Χ	/s/ C	ourtney Turell Holmes	X	
	Courtney Turell Holmes		Signature of Debtor 2	
5	Signa	ture of Debtor 1		
	Date	January 26, 2017	Date	

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 68 of 94

Fill in this inform	nation to identify your	case:			
Debtor 1	Courtney Turell Holmes				
900	First Name	Middle Name	Last Name	· _ · · · ·	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official Fo				-	
= -					
Statemen	<u>it of Intentio</u>	n for Individ	uals Filing Un	der Chapter	7 12/15
Inder penalty of		have indicated my intellease.			res a debt and any personal
X /s/ Courtne	y Turell Holmes	Contray Houses	x		
	Turell Holmes	may Hou <b>nt</b> es (Han 28, 2032)	Signature of Do	ehtor 2	
Signature of	Debtor 1		orginataro or Et	00101 2	
Date <b>Ja</b>	nuary 26, 2017		Date		

Fill in this infor	rmation to identify your o	ase:		
Debtor 1	Courtney Turell H	olmes Middle Name	Last Name	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, filing)	sankruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS	
	atimoptoy ocurrent			
Case number (if known)				<ul><li>Check if this is an amended filing</li></ul>
Official Fo	orm 108 e <mark>nt of Intentio</mark>	n for Indiv	iduals Filing Under Chapte	r 7 12/15
creditors ha you have lea You must file t which on th	hever is earlier, unless t ie form	our property, or and the lease has n vithin 30 days after he court extends th	ot expired. you file your bankruptcy petition or by the date set e time for cause. You must also send copies to the	
sign	and date the form.		th are equally responsible for supplying correct inf	
Be as complet write	te and accurate as possi your name and case nu	ble. If more space is mber (if known).	s needed, attach a separate sheet to this form. On t	he top of any additional pages,
	Your Creditors Who Ha			
1. For any cree	ditors that you listed in F	art 1 of Schedule E	: Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
information	below. creditor and the property		What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	Nissan Motor Accep	tance Corp	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
name:	of <b>2014 nissan sent</b>	ra 44900 milas	Retain the property and enter into a	Yes
Description property securing de	Vehicle: 2014 Nis	san Sentra	Reaffirmation Agreement.  Retain the property and [explain]:	
For any unex		lease that you listed	d in Schedule G: Executory Contracts and Unexpire nexpired leases are leases that are still in effect; the trustee does not assume it. 11 U.S.C. § 365(p)(	
	ur unexpired personal p			Will the lease be assumed?
Lessor's nam		•		□ No
Description o Property:	f leased			☐ Yes
Lessor's nam				□ No
Description of Property:	or leased			☐ Yes
Lessor's nam	ne:			□ No
		Statement of	Intention for Individuals Filing Under Chapter 7	page '
Official Form	100			Reet Case Bankrunto

# Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 70 of 94

Debtor 1 Courtney Turell Holmes	Case number (if known)
Description of leased Property:	☐ Yes
Lessor's name: Description of leased Property:	□ No
roperty.	☐ Yes
.essor's name; Description of leased Property;	□ No
·	☐ Yes
essor's name: escription of leased troperty:	□ No
rop <del>o</del> rty.	☐ Yes
essor's name: escription of leased operty:	□ No
operty.	☐ Yes
art 3: Sign Below	
art 3: Sign Below	☐ Yes
Courtney Turell Holmes Courtney Holmes Signature of Debtor 1	X Signature of Debtor 2
Date January 26, 2017	Date

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chap	ter 7:	Liquidation	
	\$245	filing fee	
	\$75	administrative fee	
+	\$15	trustee surcharge	
	\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans:

domestic support and property settlement obligations;



most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the Chapter 7 Means Test Calculation (Official Form 122A–2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called exempt property. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on Schedule C: The Property You Claim as Exempt (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.



### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

+		filing fee administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	£210	total fac

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans.

certain taxes.

debts for fraud or theft.

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.



### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.



Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 79 of 94

B2030 (Form 2030) (12/15)

## United States Bankruptcy Court Northern District of Illinois

In r	e Courtney Ture	ell Ho	Imes			Case No.	
				Debto	r(s)	Chapter	7
	DIS	CLO	OSURE OF COM	PENSATION O	F ATTORNE	EY FOR DI	EBTOR(S)
1.	compensation paid to	me w	29(a) and Fed. Bankr. P. 2 vithin one year before the e debtor(s) in contempla	e filing of the petition i	n bankruptcy, or ag	greed to be paid	to me, for services rendered or to
	For legal service	es, I ha	ave agreed to accept			\$	550.00
	Prior to the filin	g of th	nis statement I have recei	ived		\$	550.00
						\$	0.00
2.	\$ of the file	ing fe	e has been paid.				
3.	The source of the cor	npens	ation paid to me was:				
	Debtor		Other (specify):				
4.	The source of compe	nsatio	on to be paid to me is:				
	Debtor		Other (specify):				
5.	■ I have not agreed	l to sh	are the above-disclosed of	compensation with any	other person unles	ss they are mem	bers and associates of my law firm.
			the above-disclosed com together with a list of th				s or associates of my law firm. A ached.
6.	In return for the above	ve-dis	closed fee, I have agreed	to render legal service	for all aspects of t	he bankruptcy	case, including:
	b. Preparation and fi	iling o	of any petition, schedules bettor at the meeting of cr	, statement of affairs a	nd plan which may	be required;	file a petition in bankruptcy; arings thereof;
7.	By agreement with the	ne deb	tor(s), the above-disclose	ed fee does not include	the following serv	ice:	
				CERTIFICAT	TION		
this	I certify that the foregon bankruptcy proceedin		is a complete statement of	of any agreement or ar	rangement for payn	ment to me for r	representation of the debtor(s) in
	January 26, 2017			lel S	M. de Rath, Esq.		
	Date			S. M.	de Rath, Esq. 62		
					ure of Attorney ney S.M.de Rath	Eca	
					. Wacker Dr, 84t		
				Chica	go, IL 60606		
					<b>83-8606</b> of law firm		

Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 80 of 94

### **United States Bankruptcy Court** Northern District of Illinois

In re	Courtney Turell Holmes		Case No.	
	-	Debtor(s)	Chapter <b>7</b>	
	VE	RIFICATION OF CREDITOR M.	ATRIX	
		Number of	Creditors:	53
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credite	ors is true and correct t	to the best of my
Date:	January 26, 2017	/s/ Courtney Turell Holmes Courtney Turell Holmes Signature of Debtor		

United	States	Bankru	ptcy	Court
		District of		

	\$	Northern District of Illinois		
In re	Courtney Turell Holmes	•	Case No.	
		Debtor(s)	Chapter	7
	V.E.	RIFICATION OF CREDITOR I	MATRIX	
		Number o	f Creditors:	53
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and co	orrect to the best of my
		Courtney Holines (Jan 29, 2017)		
Date:	January 26, 2017	/s/ Courtney Turell Holmes		
		Courtney Tureli Holmes		······································
		Signature of Debtor		

### United States Bankruptcy Court Northern District of Illinois

In re	Courtney Turell Holmes		Case No.	
		Debtor	Chapter	7

## **Numbered Listing of Creditors**

Cred	itor name and mailing address	Category of Claim	Amount of Clain
1.	barclaycard	Unsecured claims	1,587.35
	p.o box 60517 city of industry, CA 91716-0517		
2.	barclaycard	Unsecured claims	1,587.35
	p.o box 60517		
	city of industry, CA 91716-0517		4 507 00
3.	Barclays Bank Delaware	Unsecured claims	1,587.00
	100 S West St Wilmington, DE 19801		
	Belden Jewelers/Sterling Jewelers, Inc	Unsecured claims	0.00
4.	Attn: Bankruptcy		
	Po Box 1799	•	
	Akron, OH 44309		1,028.00
5.	Capital One	Unsecured claims	1,028.00
	Po Box 30285 Salt Lake City, UT 84130		
		Unsecured claims	719.00
6.	Capital One Po Box 30285	51,0554.54 55	
	Salt Lake City, UT 84130		
7.	capital one	Unsecured claims	1,028.27
	p.o box 6492		
	carol stream, IL 60197-6492		770.4
8.	capital one	Unsecured claims	770.43
	p.o box 6492 carol stream, IL 60197-6492		
		Unsecured claims	1,028.27
9.	capital one p.o box 6492	Chaechien clauna	·
	carol stream, IL 60197-6492		
10.	capital one	Unsecured claims	770.43
	p.o box 6492		
	carol stream, IL 60197-6492		0.00
11.	City of Chicago	Unsecured claims	0.00
	Department of Revenue, Parking Tick 333 S. State Street		
	Chicago, IL 60602		
12.	city of chicago department of finance	Unsecured claims	444.0
	po box 88292		
	chicago, IL 60680-1292		

In re	Courtney Tureil Holmes		
III IÇ	Courtiey Fureil Holmes	Case No	
	Dehtor		

	litor name and mailing address	Category of Claim	Amount of Claim
13.	Comenity Bank/Harlem Furniture Po Box 182125 Columbus, OH 43218	Unsecured claims	3,333.00
14.	Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181	Unsecured claims	200.00
15.	credit one bank p.o box 60500 city of industry, CA 91716-0500	Unsecured claims	1,093.51
16.	credit one bank p.o box 60500 city of industry, CA 91716-0500	Unsecured claims	1,093.51
17.	Credit One Bank Na Po Box 98873 Las Vegas, NV 89193	Unsecured claims	1,155.00
18.	Department of the Treasury Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346	Unsecured claims	0.00
19.	Dept Of Ed/Navient Attn: Claims Dept P.O. Box 9635 Wilkes Barr, PA 18773	Unsecured claims	7,697.00
20.	Dept Of Ed/Navient Attn: Claims Dept P.O. Box 9635 Wilkes Barr, PA 18773	Unsecured claims	7,338.00
21.	Dept Of Ed/Navient Attn: Claims Dept P.O. Box 9635 Wilkes Barr, PA 18773	Unsecured claims	6,224.00
22.	Dept Of Ed/Navient Attn: Claims Dept P.O. Box 9635 Wilkes Barr, PA 18773	Unsecured claims	5,500.00
23.	Dept Of Ed/Navient Attn: Claims Dept P.O. Box 9635 Wilkes Barr, PA 18773	Unsecured claims	5,500.00

In re	Courtney Turell Holmes		Case No.
		Debtor	

Cred	itor name and mailing address	Category of Claim	Amo	unt of Claim
24.	Dept Of Ed/Navient Attn: Claims Dept P.O. Box 9635 Wilkes Barr, PA 18773	Unsecured claims		4,500.00
25.	Dept Of Ed/Navient Attn: Claims Dept P.O. Box 9635	Unsecured claims		3,541.00
	Wilkes Barr, PA 18773			
26.	Dept Of Ed/Navient Attn: Claims Dept P.O. Box 9635	Unsecured claims		2,750.00
	Wilkes Barr, PA 18773		And the second of the second o	
27.	Dept Of Ed/Navient Attn: Claims Dept P.O. Box 9635	Unsecured claims		283.00
	Wilkes Barr, PA 18773			
28.	Dept Of Ed/Navient Attn: Claims Dept P.O. Box 9635 Wilkes Barr, PA 18773	Unsecured claims		283.00
29.	Dept Of Ed/Navient Attn: Claims Dept P.O. Box 9635 Wilkes Barr, PA 18773	Unsecured claims		185.00
20	and the second second second second			0.00
30.	Divison of Traffic Safety Accident Records Division 1340 N 9th St Springfield, IL 62766-0001	Unsecured claims		0.00
31.	Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241	Unsecured claims		0.00
32.	Experian Bankruptcy Dept P.O.Box 2002 Allen, TX 75013	Unsecured claims		0.00
33.	Fingerhut 6250 Ridgewood Rd St Cloud, MN 56303	Unsecured claims	•	0.00
34.	first premier bank p.o box 5529 sioux falls, SD 57117-5529	Unsecured claims		373.77

In re	Courtney Turell Holmes		Case No.
		Debtor	

	litor name and mailing address	Category of Claim	Amount of Claim
35.	first premier bank p.o box 5529 sioux falls, SD 57117-5529	Unsecured claims	330.27
36.	first premier bank p.o box 5529 sioux falls, SD 57117-5529	Unsecured claims	373.77
37.	first premier bank p.o box 5529 sìoux falls, SD 57117-5529	Unsecured claims	330.27
38.	Fst Premier 601 S Minneaoplis Ave Sioux Falls, SD 57104	Unsecured claims	330.00
39.	Fst Premier 601 S Minneaoplis Ave Sioux Falls, SD 57104	Unsecured claims	325.00
40.	Genesis Bankcard Srvs 15220 Nw Greenbrier Pkwy Ste 200 Beaverton, OR 97006	Unsecured claims	75.00
41.	Healthcare Assoc Cr Un 1151 E Warrenville Rd Naperville, IL 60563	Unsecured claims	639.00
42.	Il Dept of Human Services 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762	Unsecured claims	0.00
43.	Il Dept of Transportation Div of Trans/ Crash Records Section 130 North 9th St Springfield, IL 62766-0020	Unsecured claims	0.00
44.	Illinois Lending 724 w washington chicago, IL 60661	Unsecured claims	980.00
45.	Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152	Unsecured claims	300.00
46.	Loyola Univ Of Chicago 1032 W Sheridan Rd Chicago, IL 60660	Unsecured claims	3,500.00

In re	Courtney Turell Holmes	Case No.
		Case No.
		Debtor

Cre	ditor name and mailing address	Category of Claim	Amount of Clain
47.	Navient p.o box 9533 wilkes-barre, PA 18773-9533	Unsecured claims	43,880.09
48.			
40.	Navient p.o box 9533	Unsecured claims	43,880.09
	wilkes-barre, PA 18773-9533		
49.	Nicor Gas	Unsecured claims	200.00
	Bankruptcy Dept		250.00
	POB 2020		
	Aurora, IL 60507-0310		
50.	Nissan Motor Acceptance Corp P.O Box 742658	Secured claims	15,355.60
	cincinnati, OH 45274-2658		
51.	Nordstrom Fsb	Unsecured claims	2,337.00
	Correspondence		2,351.00
	Po Box 6555		
	Englewood, CO 80155		
<b>52</b> .	Peoples Gas	Unsecured claims	300.00
	Chicago, IL 60687-0001		
53.	Peoples Gas	Unsecured claims	0.00
	200 E Randolph St		
	20th Floor		
	Chicago, IL 60601		·
54.	Peoples Gas	Unsecured claims	0.00
	200 E Randolph St 20th Floor		
	Chicago, IL 60601		
55.	PLS Payday loan	Unsecured claims	1,229.64
	337 s franklin		-,==
	chicago, IL 60606		
56.	Rcs/michael Hill	Unsecured claims	0.00
	30 Oakbrook Ctr		
	Oak Brook, IL 60523		
57.	Santander Consumer USA	Unsecured claims	6,206.00
	Po Box 961245		-,
	Ft Worth, TX 76161		
58.	Secretary of State	Unsecured claims	0.00
	Drivers Services Depart, Traffic V		
	2701 S. Dirksen Pwy Springfield, IL 62723-0001		

In re	Courtney Turell Holmes		Case No.
		Debtor	

Crec	litor name and mailing address	Category of Claim	Amount of Claim
59.	State of Illinois Dept. Employment Security POBox 4385 Benefit repayments	Unsecured claims	0.00
	Chicago, IL 60680-4385		
iO.	Synchrony Bank/ JC Penneys Po Box 965064 Orlando, FL 32896	Unsecured claims	0.00
i1.	Synchrony Bank/ Old Navy Po Box 965064 Orlando, FL 32896	Unsecured claims	148.00
52.	Synchrony Bank/Walmart Po Box 965064 Orlando, FL 32896	Unsecured claims	3,110.00
3.	Synchrony Bank/Walmart Po Box 965064 Orlando, FL 32896	Unsecured claims	145.00
4.	The loan machine 1909 w 87th st chicago, IL 60620	Unsecured claims	984.79
5.	the roomplace p.o box 659704 san antonio, TX 78265-9704	Unsecured claims	3,900.00
6.	the roomplace p.o box 659704 san antonio, TX 78265-9704	Unsecured claims	3,900.00
7.	TransUnion Bankruptcy Department P.O.Box 1000 Chester, PA 19022	Unsecured claims	0.00
8.	Trust Rec Sv 541 Otis Bowen Drive Munster, IN 46321	Unsecured claims	423.00
9.	Us Dept of Ed/Great Lakes Educational Lo 2401 International Madison, WI 53704	Unsecured claims	0.00
0.	US Dept of Education Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116	Unsecured claims	6.00

n re	Courtney Turell Holmes	Case N	0
		Debtor	
		Numbered Listing of Creditors (Continuation Sheet)	
Cred	litor name and mailing address	Category of Claim	Amount of Claim
71.	US Dept of Education Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116	Unsecured claims	0.00
72.	US Dept of Education Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116	Unsecured claims	0.00
73.	Walmart p.o box 530927 atlanta, GA 30353-0927	Unsecured claims	145.14
74.	Walmart p.o box 530927 atlanta, GA 30353-0927	Unsecured claims	145.14
I, the	above-named Debtor, declare under progression and correct to the best of my information.	DECLARATION  enalty of perjury that I have read the foregoing Number  mation and belief.	ed Listing of Creditors and that
Date_	January 26, 2017	Courtney Holfes (Jan 29, 2017)  Signature Isl Courtney Turell Holm  Courtney Turell Holm  Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C §§ 152 and 3571.

barclaycard
p.o box 60517
city of industry, CA 91716-0517

Barclays Bank Delaware 100 S West St Wilmington, DE 19801

Belden Jewelers/Sterling Jewelers, Inc Attn: Bankruptcy Po Box 1799 Akron, OH 44309

Capital One Po Box 30285 Salt Lake City, UT 84130

capital one p.o box 6492 carol stream, IL 60197-6492

City of Chicago Department of Revenue, Parking Tick 333 S. State Street Chicago, IL 60602

City of Chicago Department of Revenue POBox 88292 Chicago, IL 60680-1292

city of chicago department of finance po box 88292 chicago, IL 60680-1292

Comenity Bank/Harlem Furniture Po Box 182125 Columbus, OH 43218

Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181 credit one bank p.o box 60500 city of industry, CA 91716-0500

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193

Department of the Treasury Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346

Dept Of Ed/Navient Attn: Claims Dept P.O. Box 9635 Wilkes Barr, PA 18773

Divison of Traffic Safety Accident Records Division 1340 N 9th St Springfield, IL 62766-0001

Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241

Experian
Bankruptcy Dept
P.O.Box 2002
Allen, TX 75013

Fingerhut 6250 Ridgewood Rd St Cloud, MN 56303

first premier bank p.o box 5529 sioux falls, SD 57117-5529

Fst Premier 601 S Minneaoplis Ave Sioux Falls, SD 57104 Genesis Bankcard Srvs 15220 Nw Greenbrier Pkwy Ste 200 Beaverton, OR 97006

Harris & Harris 600 W Jackson Blvd, Suite 400 Chicago, IL 60661

Healthcare Assoc Cr Un 1151 E Warrenville Rd Naperville, IL 60563

Il Dept of Human Services 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762

IL Dept of Human Services 401 S. Clinton Street (800) 843-6154 Chicago, IL 60607

Il Dept of Transportation Div of Trans/ Crash Records Section 130 North 9th St Springfield, IL 62766-0020

Illinois Lending 724 w washington chicago, IL 60661

Landlord

Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152

Loyola Univ Of Chicago 1032 W Sheridan Rd Chicago, IL 60660 Navient p.o box 9533 wilkes-barre, PA 18773-9533

Nicor Gas Bankruptcy Dept POB 2020 Aurora, IL 60507-0310

Nissan Motor Acceptanc Po Box 660360 Dallas, TX 75266

Nissan Motor Acceptance Corp P.O Box 742658 cincinnati, OH 45274-2658

Nordstrom Fsb Correspondence Po Box 6555 Englewood, CO 80155

pangea 1737 w 79th st chicago, IL 60620

Peoples Gas Chicago, IL 60687-0001

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601

PLS Payday loan 337 s franklin chicago, IL 60606

Rcs/michael Hill 30 Oakbrook Ctr Oak Brook, IL 60523 Santander Consumer USA Po Box 961245 Ft Worth, TX 76161

Secretary of State Drivers Services Depart, Traffic V 2701 S. Dirksen Pwy Springfield, IL 62723-0001

State of Illinois Dept. Employment Security POBox 4385 Benefit repayments Chicago, IL 60680-4385

Synchrony Bank/ JC Penneys Po Box 965064 Orlando, FL 32896

Synchrony Bank/ Old Navy Po Box 965064 Orlando, FL 32896

Synchrony Bank/Walmart Po Box 965064 Orlando, FL 32896

The loan machine 1909 w 87th st chicago, IL 60620

the roomplace p.o box 659704 san antonio, TX 78265-9704

TransUnion
Bankruptcy Department
P.O.Box 1000
Chester, PA 19022

Trust Rec Sv 541 Otis Bowen Drive Munster, IN 46321

# Case 17-02652 Doc 1 Filed 01/30/17 Entered 01/30/17 21:57:05 Desc Main Document Page 94 of 94

Us Dept of Ed/Great Lakes Educational Lo 2401 International Madison, WI 53704

US Dept of Education Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116

Walmart p.o box 530927 atlanta, GA 30353-0927